

*United States v. Sadr*, No. 18 Cr. 224 (AJN)

Exhibits to the October 16, 2020 Declaration of Emil J. Bove III

# Exhibit 21

**From:** [Kim, Jane \(USANYS\) 4](#)  
**To:** [Crowley, Shawn \(USANYS\)](#); [Bove, Emil \(USANYS\)](#)  
**Cc:** [Lynch, Garrett](#); [Lake, Stephanie \(USANYS\)](#); [Krouse, Michael \(USANYS\)](#); [Lynch, Garrett \(USANYS\) \[Contractor\]](#)  
**Subject:** RE: Order in 18cr224  
**Date:** Sunday, March 8, 2020 9:41:18 PM  
**Attachments:** [U.S. v. Sadr.msg.msg](#)

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**From:** Crowley, Shawn (USANYS) <[SCrowley@usa.doj.gov](mailto:SCrowley@usa.doj.gov)>  
**Sent:** Sunday, March 8, 2020 9:31 PM  
**To:** Bove, Emil (USANYS) <[EBove@usa.doj.gov](mailto:EBove@usa.doj.gov)>  
**Cc:** Kim, Jane (USANYS) 4 <[JKim4@usa.doj.gov](mailto:JKim4@usa.doj.gov)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>; Lake, Stephanie (USANYS) <[SLake@usa.doj.gov](mailto:SLake@usa.doj.gov)>; Krouse, Michael (USANYS) <[MKrouse@usa.doj.gov](mailto:MKrouse@usa.doj.gov)>; Lynch, Garrett (USANYS) [Contractor] <[GLynch@usa.doj.gov](mailto:GLynch@usa.doj.gov)>  
**Subject:** Re: Order in 18cr224

Can you guys forward the transmittal email we sent to them when we produced the doc yesterday?  
Thanks

On Mar 8, 2020, at 9:22 PM, Bove, Emil (USANYS) <[EBove@usa.doj.gov](mailto:EBove@usa.doj.gov)> wrote:

Thanks guys. We're around to turn the draft.

On Mar 8, 2020, at 9:15 PM, Kim, Jane (USANYS) 4 <[JKim4@usa.doj.gov](mailto:JKim4@usa.doj.gov)> wrote:

**From:** Nathan NYSD Chambers  
<[NathanNYSDChambers@nysd.uscourts.gov](mailto:NathanNYSDChambers@nysd.uscourts.gov)>  
**Sent:** Sunday, March 8, 2020 9:05 PM  
**To:** Kim, Jane (USANYS) 4 <[JKim4@usa.doj.gov](mailto:JKim4@usa.doj.gov)>; Lake, Stephanie (USANYS) <[SLake@usa.doj.gov](mailto:SLake@usa.doj.gov)>; [Bbishop@steptoe.com](mailto:Bbishop@steptoe.com) <[Bbishop@steptoe.com](mailto:Bbishop@steptoe.com)>; Fragale, David <[Dfragale@steptoe.com](mailto:Dfragale@steptoe.com)>; Levin, Michelle <[mlevin@steptoe.com](mailto:mlevin@steptoe.com)>; Silverman, Nicholas <[nsilverman@steptoe.com](mailto:nsilverman@steptoe.com)>; Weingarten, Reid <[RWeingarten@steptoe.com](mailto:RWeingarten@steptoe.com)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>; Lynch, Garrett (USANYS) [Contractor] <[GLynch@usa.doj.gov](mailto:GLynch@usa.doj.gov)>; Heberlig, Brian <[BHeberlig@steptoe.com](mailto:BHeberlig@steptoe.com)>; Krouse, Michael (USANYS) <[MKrouse@usa.doj.gov](mailto:MKrouse@usa.doj.gov)>  
**Subject:** RE: Order in 18cr224

Counsel,

Attached please find another Order from Judge Nathan that will appear on the docket on Monday. Please confirm receipt.

Sincerely,  
Alyssa O'Gallagher  
Law Clerk to the Hon. Alison J. Nathan

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**From:** Nathan NYSD Chambers  
**Sent:** Sunday, March 8, 2020 5:01 PM  
**To:** Kim, Jane (USANYS) 4 <[Jane.Kim@usdoj.gov](mailto:Jane.Kim@usdoj.gov)>; Lake, Stephanie (USANYS) <[Stephanie.Lake@usdoj.gov](mailto:Stephanie.Lake@usdoj.gov)>; [Bbishop@steptoe.com](mailto:Bbishop@steptoe.com) <[Bbishop@steptoe.com](mailto:Bbishop@steptoe.com)>; Fragale, David <[DFragale@steptoe.com](mailto:DFragale@steptoe.com)>; Levin, Michelle <[mlevin@steptoe.com](mailto:mlevin@steptoe.com)>; Silverman, Nicholas <[nsilverman@steptoe.com](mailto:nsilverman@steptoe.com)>; Weingarten, Reid <[RWeingarten@steptoe.com](mailto:RWeingarten@steptoe.com)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>; Lynch, Garrett (USANYS) [Contractor] <[Garrett.Lynch@usdoj.gov](mailto:Garrett.Lynch@usdoj.gov)>; Heberlig, Brian <[BHeberlig@steptoe.com](mailto:BHeberlig@steptoe.com)>; Krouse, Michael (USANYS) <[Michael.Krouse@usdoj.gov](mailto:Michael.Krouse@usdoj.gov)>  
**Subject:** RE: Order in 18cr224

Counsel,

Attached please find a third Order from Judge Nathan that will appear on the docket on Monday. Please confirm receipt.

Sincerely,  
Alyssa O'Gallagher  
Law Clerk to the Hon. Alison J. Nathan

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**From:** Nathan NYSD Chambers  
**Sent:** Sunday, March 8, 2020 4:04 PM  
**To:** 'Kim, Jane (USANYS) 4' <[Jane.Kim@usdoj.gov](mailto:Jane.Kim@usdoj.gov)>; 'Lake, Stephanie (USANYS)' <[Stephanie.Lake@usdoj.gov](mailto:Stephanie.Lake@usdoj.gov)>; [Bbishop@steptoe.com](mailto:Bbishop@steptoe.com) <[Bbishop@steptoe.com](mailto:Bbishop@steptoe.com)>; 'Fragale, David' <[DFragale@steptoe.com](mailto:DFragale@steptoe.com)>; 'Levin, Michelle' <[mlevin@steptoe.com](mailto:mlevin@steptoe.com)>; 'Silverman, Nicholas' <[nsilverman@steptoe.com](mailto:nsilverman@steptoe.com)>; 'Weingarten, Reid' <[RWeingarten@steptoe.com](mailto:RWeingarten@steptoe.com)>; 'Lynch, Garrett' <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>; 'Lynch, Garrett (USANYS) [Contractor]' <[Garrett.Lynch@usdoj.gov](mailto:Garrett.Lynch@usdoj.gov)>; 'Heberlig, Brian' <[BHeberlig@steptoe.com](mailto:BHeberlig@steptoe.com)>; 'Krouse, Michael (USANYS)' <[Michael.Krouse@usdoj.gov](mailto:Michael.Krouse@usdoj.gov)>  
**Subject:** RE: Order in 18cr224

Counsel,

Attached please find another Order from Judge Nathan that will appear on the docket on Monday. Please confirm receipt.

Sincerely,  
Alyssa O'Gallagher  
Law Clerk to the Hon. Alison J. Nathan

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**From:** Nathan NYSD Chambers  
**Sent:** Sunday, March 8, 2020 12:48 PM  
**To:** Kim, Jane (USANYS) 4 <[Jane.Kim@usdoj.gov](mailto:Jane.Kim@usdoj.gov)>; Lake, Stephanie (USANYS) <[Stephanie.Lake@usdoj.gov](mailto:Stephanie.Lake@usdoj.gov)>; [Bbishop\\_steptoe.com](mailto:Bbishop_steptoe.com) <[Bbishop@steptoe.com](mailto:Bbishop@steptoe.com)>; Fragale, David <[Dfragale@steptoe.com](mailto:Dfragale@steptoe.com)>; Levin, Michelle <[mlevin@steptoe.com](mailto:mlevin@steptoe.com)>; Silverman, Nicholas <[nsilverman@steptoe.com](mailto:nsilverman@steptoe.com)>; Weingarten, Reid <[RWeingarten@steptoe.com](mailto:RWeingarten@steptoe.com)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>; Lynch, Garrett (USANYS) [Contractor] <[Garrett.Lynch@usdoj.gov](mailto:Garrett.Lynch@usdoj.gov)>; Heberlig, Brian <[BHeberlig@steptoe.com](mailto:BHeberlig@steptoe.com)>; Krouse, Michael (USANYS) <[Michael.Krouse@usdoj.gov](mailto:Michael.Krouse@usdoj.gov)>  
**Subject:** RE: Order in 18cr224

Counsel,

Please confirm receipt of this Order.

Sincerely,  
Alyssa O'Gallagher  
Law Clerk to the Hon. Alison J. Nathan

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**From:** Nathan NYSD Chambers  
**Sent:** Sunday, March 8, 2020 12:41 PM  
**To:** Kim, Jane (USANYS) 4 <[Jane.Kim@usdoj.gov](mailto:Jane.Kim@usdoj.gov)>; Lake, Stephanie (USANYS) <[Stephanie.Lake@usdoj.gov](mailto:Stephanie.Lake@usdoj.gov)>; [Bbishop\\_steptoe.com](mailto:Bbishop_steptoe.com) <[Bbishop@steptoe.com](mailto:Bbishop@steptoe.com)>; Fragale, David <[Dfragale@steptoe.com](mailto:Dfragale@steptoe.com)>; Levin, Michelle <[mlevin@steptoe.com](mailto:mlevin@steptoe.com)>; Silverman, Nicholas <[nsilverman@steptoe.com](mailto:nsilverman@steptoe.com)>; Weingarten, Reid <[RWeingarten@steptoe.com](mailto:RWeingarten@steptoe.com)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>; Lynch, Garrett (USANYS) [Contractor] <[Garrett.Lynch@usdoj.gov](mailto:Garrett.Lynch@usdoj.gov)>; Heberlig, Brian <[BHeberlig@steptoe.com](mailto:BHeberlig@steptoe.com)>; Krouse, Michael (USANYS) <[Michael.Krouse@usdoj.gov](mailto:Michael.Krouse@usdoj.gov)>  
**Subject:** Order in 18cr224

Counsel,



Attached please find an Order from Judge Nathan that will appear on the docket on Monday.

Sincerely,  
Alyssa O'Gallagher  
Law Clerk to the Hon. Alison J. Nathan  
<18cr224 Order 3.08.20.pdf>

**From:** [Lake, Stephanie \(USANY\)](#)  
**To:** [Weingarten, Reid](#); [Heberlig, Brian](#); [Silverman, Nicholas](#)  
**Cc:** [Krouse, Michael \(USANY\)](#); [Kim, Jane \(USANY\)](#) 4; [Lynch, Garrett \(USANY\) \[Contractor\]](#); [Mellone, Shawn \(USANY\) \[Contractor\]](#)  
**Subject:** U.S. v. Sadr  
**Date:** Saturday, March 7, 2020 4:04:18 PM  
**Attachments:** [GX 2284D.pdf](#)  
[3508-008.pdf](#)  
[GX 411.pdf](#)  
[GX 456.pdf](#)  
[GX 495A 2280 Statements.pdf](#)  
[GX 495B 9288 Statements.pdf](#)  
[GX 704\\_Redacted.pdf](#)  
[GX 705A.pdf](#)  
[GX 705B.pdf](#)  
[GX 2304A \(rev'd 2020.3.7\).pdf](#)  
[3504-10.pdf](#)  
[3505-06.pdf](#)  
[3513-02.pdf](#)  
[3513-03.pdf](#)

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Counsel,

Mr. Dubowitz is still very ill. As a result, we do not intend to call him as a witness in our case-in-chief. It's possible that, depending on the defense case, we will call him as a rebuttal witness.

In addition, we've attached the following documents:

- Updated GX 2284D – there were formatting problems with our version. We think the attached corrects them.
- 3508-08 – 3500 from today
- GX 411 – we intend to offer this on Monday. Let us know if you will stipulate to authenticity.
- GX 456 – we intend to offer this on Monday. Let us know if you will stipulate to authenticity.
- GX 495A & B – we intend to offer these on Monday (likely in redacted form), although think a stipulation that the defendant had bank accounts at HSBC from January 2010 through October 2013 might be simpler. Let us know how you prefer to proceed.
- GX 704 – this is the modified version of the travel chart. Please confirm whether you have any remaining concerns.
- GX 705A & B – these are summary charts reflecting the information in GX 2090A. Please confirm whether you have any objections.
- Updated GX 2304A – we enlarged some of the cells, as the formatting of the PDFd excel file was cutting off some of the data. The content is the same.
- 3504-10 – Peri 3500, which was provided in hard copy yesterday morning.
- 3505-06 – Blair 3500, which was provided in hard copy yesterday morning.
- 3513-02 – Paralegal 3500 for summary chart (you may already have this)
- 3513-03 – Paralegal 3500 for summary chart (you may already have this)

We are still working on one additional summary chart, which we expect to provide later today.

Stephanie Lake

Assistant United States Attorney

Southern District of New York

One Saint Andrew's Plaza

New York, NY 10007

Tel: (212) 637-1066

# HYPOSWISS

## PRIVATE BANK

Hyposwiss Private Bank Ltd.  
 Stauffacherstrasse 41  
 CH-8004 Zurich  
 Phone +41 (0)44 214 31 11  
 Fax +41 (0)44 211 52 23  
 www.hyposwiss.ch  
 BIC SHHBCHZZ

Your contact person:  
 Marchetti Luca  
 Direct +41 (0) 44 214 32 50  
 luca.marchetti@hyposwiss.ch

Clarity Trade & Finance SA  
 Current account USD 5182061.203  
 IBAN CH80 0853 0518 2061 0020 3

Clarity Trade & Finance SA  
 Wächlenstrasse 5  
 8832 Wollerau

Zurich, June 26, 2012

### USD Account statement 01.01.2012 - 25.06.2012

Date	Text	Debit	Credit	Value date	Balance
01.01.	Balance carried forward				3,804,704.63
04.01.	Credit advice / Ref. no. 335408743 1/PDVSA PETROLEOSA 2/AV LIBERTADOR ED PDVSA T EST PISO 2/TESOURARIA APARTADO 169 A LA CAMP 3/VE/CARACAS 1060 VENEZUELA 1501958361 ZP 8021 CTY ZURICH DDA 000000000 11835873 CHPU 059242 DIR BAHNHOF FSTRASSESCHUTZENGASSE 4 DIR1 POSTF		6,704,753.09	30.12.11	10,509,457.72
05.01.	Debit advice / Ref. no. 335575588 Stratus Global Investments Ltd	1,006,414.25		05.01.12	9,503,043.47
09.01.	Debit advice / Ref. no. 336096647 Stratus Global Investments Ltd	228,747.95		09.01.12	9,274,295.52
16.01.	Debit advice / Ref. no. 337121029 Clarity Trade & Finance SA	657,456.42		16.01.12	8,616,839.10
18.01.	Debit advice / Ref. no. 337608857 Clarity Trade & Finance SA	3,850,200.00		18.01.12	4,766,639.10
24.01.	Debit advice / Ref. no. 338662584 A+R CAPITAL PARTNERS LLC SOLE OWNER: ALI SADR 7117 NATELLI WOODS LANE BETHESDA MD 20817 USA Cost: USD 20.00	1,000,020.00		24.01.12	3,766,619.10
01.02.	Debit advice / Ref. no. 340860144 FIDELITY NATIONAL TITLE COMPANY 8050 N.PALM AVENUE, SUITE 110 FRESNO, CA 93711 Cost: USD 20.00	2,228,020.00		01.02.12	1,540,599.10
02.02.	Debit advice / Ref. no. 340865894 Stratus Global Investments Ltd	312,252.80		02.02.12	1,228,346.30
03.02.	Debit advice / Ref. no. 341091335 Stratus Global Investments Ltd	45,020.00		03.02.12	1,183,326.30

GOVERNMENT  
 EXHIBIT  
 2284D

18 Cr. 224 (AJN)

**HYPOSWISS**  
 PRIVATE BANK

 Clarity Trade & Finance SA  
 Current account USD 5182061.203  
 IBAN CH80 0853 0518 2061 0020 3

Date	Text	Debit	Credit	Value date	Balance
06.02.	Debit advice / Ref. no. 341397968 Stratus Global Investments Ltd	45,020.00		06.02.12	1,138,306.30
07.02.	Debit Forex Spot USD/CHF 0.904352 on February 7, 2012 CHF 46,377.45 Exchange rate: 1.105764 (CHF/USD)	51,282.52		09.02.12	1,087,023.78
07.02.	Debit advice / Ref. no. 341555765 Stratus Global Investments Ltd	25,020.00		07.02.12	1,062,003.78
09.02.	Debit Forex Spot USD/CHF 0.900946 on February 9, 2012 CHF 7,376.75 Exchange rate: 1.109945 (CHF/USD)	8,187.78		13.02.12	1,053,816.00
13.02.	Debit advice / Ref. no. 342310384 Stratus Global Investments Ltd	45,020.00		13.02.12	1,008,796.00
28.02.	Debit Forex Spot EUR/USD 1.345500 on February 28, 2012 EUR 250,000.00 Exchange rate: 1.3455 (EUR/USD)	336,375.00		28.02.12	672,421.00
28.02.	Debit advice / Ref. no. 344773308 Stratus Global Investments Ltd	142,000.00		28.02.12	530,421.00
01.03.	Debit advice / Ref. no. 345434097 Stratus Global Investments Ltd	47,957.14		01.03.12	482,463.86
05.03.	Debit advice / Ref. no. 346025962 Stratus Global Investments Ltd	90,471.33		05.03.12	391,992.53
06.03.	Incoming Payment / Ref. no. 346230844 A R CAPITAL PARTNERS LLC 7117 NATELLI WOODS LN BETHESDA MD 20817-3927 BETHESDA Information: /RFB/BI11176720650002		999,980.00	06.03.12	1,391,972.53
07.03.	Debit advice / Ref. no. 346385767 Stratus Global Investments Ltd	101,431.00		07.03.12	1,290,541.53
07.03.	Debit advice / Ref. no. 346408745 Stratus Global Investments Ltd	520.00		07.03.12	1,290,021.53
07.03.	Debit Forex Spot USD/CHF 0.906624 on March 7, 2012 CHF 285.00 Exchange rate: 1.102993 (CHF/USD)	314.35		09.03.12	1,289,707.18
21.03.	Debit Forex Spot USD/CHF 0.896699 on March 21, 2012 CHF 27,379.40 Exchange rate: 1.115201 (CHF/USD)	30,533.55		23.03.12	1,259,173.63
23.03.	Debit advice / Ref. no. 348778399 Yasemin Cetinel Vallkonagi Cad. Prof. Dr. Muefide Kueley Sok. Camlibel Apt 51/3 Nisantasi / Istanbul TURKIYE Amount: TRY 2,500.00 Cost: TRY 40.00 Exchange rate: 0.565271 (TRY/USD)	1,435.79		23.03.12	1,257,737.84



# HYPOSWISS

PRIVATE BANK

Clarity Trade & Finance SA  
Current account USD 5182061.203  
IBAN CH80 0853 0518 2061 0020 3

Date	Text	Debit	Credit	Value date	Balance
02.04.	Debit Forex Spot USD/CHF 0.893589 on April 2, 2012 CHF 105.31 Exchange rate: 1.119083 (CHF/USD)	117.85		04.04.12	1,257,619.99
02.04.	Debit Forex Spot USD/CHF 0.893441 on April 2, 2012 CHF 8.47 Exchange rate: 1.119269 (CHF/USD)	9.48		02.04.12	1,257,610.51
11.04.	Debit advice / Ref. no. 352398458 Stratus Global Investments Ltd	39,621.00		11.04.12	1,217,989.51
11.04.	Debit advice / Ref. no. 352410809 Malibu Escrow Corp. 22241 Pacific Coast Highway Malibu, CA 90265 Cost: USD 20.00	920,020.00		11.04.12	297,969.51
12.04.	Debit Forex Spot USD/CHF 0.903414 on April 12, 2012 CHF 6,463.55 Exchange rate: 1.106912 (CHF/USD)	7,154.58		12.04.12	290,814.93
13.04.	Credit advice / Ref. no. 352735783 Clarity Trade & Finance SA		209,205.07	13.04.12	500,020.00
13.04.	Debit advice / Ref. no. 352760348 Stratus Global Investments Ltd	500,020.00		13.04.12	0.00
19.04.	Debit advice / Ref. no. 353758782 YASEMIN CETINEL Valikonagi Cad.Prof.Dr. Muefide Kueley Sok., Camilbel Apt 51/3 Nisantasi/Istanbul/Turkiye Amount: TRY 2,500.00 Cost: TRY 40.00 Exchange rate: 0.567372 (TRY/USD)	1,441.12		19.04.12	-1,441.12
20.04.	Credit advice / Ref. no. 353845677 Clarity Trade & Finance SA		1,441.12	19.04.12	0.00
27.04.	Credit advice / Ref. no. 355619871 Clarity Trade & Finance SA		2,000,000.00	27.04.12	2,000,000.00
30.04.	Debit advice / Ref. no. 356117327 Sapene LLC 1134 Alta Loma rd 303 W. Hollywood CA 90069 Cost: USD 20.00	1,089,020.00		30.04.12	910,980.00
07.05.	Debit advice / Ref. no. 357428326 Stratus Global Investments Ltd	500,000.00		07.05.12	410,980.00
07.05.	Debit Forex Spot USD/CHF 0.912450 on May 7, 2012 CHF 13,675.22 Exchange rate: 1.095950 (CHF/USD)	14,987.36		07.05.12	395,992.64
07.05.	Debit Forex Spot EUR/USD 1.323153 on May 7, 2012 EUR 1,760.00 Exchange rate: 1.323153 (EUR/USD)	2,328.75		07.05.12	393,663.89
09.05.	Debit Forex Spot USD/CHF 0.915709 on May 9, 2012 CHF 3,941.55 Exchange rate: 1.092050 (CHF/USD)	4,304.37		09.05.12	389,359.52

ban to P. Sadr  
own transaction ✓



# HYPOSWISS

PRIVATE BANK

Clarity Trade & Finance SA  
Current account USD 5182061.203  
IBAN CH80 0853 0518 2061 0020 3

Date	Text	Debit	Credit	Value date	Balance
10.05.	Debit Forex Spot EUR/USD 1.310825 on May 10, 2012 EUR 1,107.00 Exchange rate: 1.310825 (EUR/USD)	1,451.08		10.05.12	387,908.44
11.05.	Debit advice / Ref. no. 358142982 Damon Chung Cost: USD 20.00	6,020.00		11.05.12	381,888.44
21.05.	Debit advice / Ref. no. 359196048 A + R Capital Partners, LLC 7117 Natelli Woods Lane Bethesda, MD 20817 USA Cost: USD 20.00	64,320.00		21.05.12	317,568.44
01.06.	Debit Forex Spot EUR/USD 1.239065 on June 1, 2012 EUR 35,000.00 Exchange rate: 1.239065 (EUR/USD)	43,367.28		01.06.12	274,201.16
08.06.	Debit Forex Spot USD/CHF 0.958500 on June 8, 2012 CHF 26,929.05 Exchange rate: 1.043297 (CHF/USD)	28,094.99		08.06.12	246,106.17
12.06.	Debit Forex Spot USD/CHF 0.949333 on June 12, 2012 CHF 5,952.35 Exchange rate: 1.053371 (CHF/USD)	6,270.03		12.06.12	239,836.14
18.06.	Debit Forex Spot USD/CHF 0.941828 on June 18, 2012 CHF 196.00 Exchange rate: 1.061765 (CHF/USD)	208.11		18.06.12	239,628.03
Volume of transactions		13,480,455.88 9,915,379.28			
25.06.	Balance				239,628.03

Please check this statement carefully. Should you find any discrepancies, please contact us within 30 days.

Conte

Fazio, De Pasco, LWA 3/7/20

August 2011 - December 6, 2011

Contract - \$170,000

Sept. 7 - \$34k USD deposit

End month, closed \$52,700 wire → Balance \$83,300

Person who bought unit <sup>was</sup> issued ~~for~~ a mortgage in Bolivers

Bank advanced Boliver loan to her for mortgage value

needed in USD. Buyer's father arranged transfer through ~~holders~~ of

\$23,000 stayed in Bolivers

\$60,000 was balance of money owed

Prep

cross

Logistics



NEW YORK BRANCH

Department of the Treasury  
Office of Foreign Assets Control  
1500 Pennsylvania Avenue NW  
Washington DC 20220

Vinay Jepsal  
2 World Financial Center, New York, NY 10281-1050  
Telephone (212) 266-7200  
Fax (212) 266-7235  
[vinay.jepsal@commerzbank.com](mailto:vinay.jepsal@commerzbank.com)

June 16, 2011

**Re: Information Sharing – Stratus International Contracting Company**

Dear Sir/Madam:

Commerzbank AG, New York Branch (CBNY) would like to share the following information with OFAC. On April 20, 2011 CBNY's AML transaction monitoring system generated an alert, which involved a transaction for USD 29,442,967.57 value April 4, 2011.

The transaction was originated by Banco Del Tesoro, CA Banco Universal Caracas for its client BT / Fidelcomiso / Fondo Chino Venezolano in Caracas, Venezuela. The beneficiary of the payment was Stratus International Contracting Company ("Stratus"), a client of HypoSwiss Privatbank AG, Zurich.

As per standard procedure, CBNY initiated a request for information to the remitting bank Banco Del Tesoro, CA Banco Universal Caracas, Venezuela to obtain details on both entities and their relationship. In the interim, CBNY conducted further due diligence and noted the following regarding Stratus from its website:

- Stratus was founded in 1978 in Tehran, Iran
- Stratus International specializes in providing contracting services to infrastructure projects such as roads, railways, dams, tunnels, airports and buildings.
- Stratus is presently working on a 7000 Apartment Unit "New Ojeda" Housing Development Project in Venezuela

On May 12, 2011, CBNY received a response from the bank in Caracas indicating the following:

- Stratus's physical address is Gardenya Plaza 5, K:3 D:3 (Floor 3, Suite3) 34758 Atasehir, Istanbul, Turkey
- Stratus is registered in Istanbul, Turkey (copy of the registration attached)
- Stratus provides construction services in Turkey, Dubai and Venezuela
- The purpose of the payment is for the construction of a 7000 apartment unit project "Proyecto Urbanismo Nueva Ciudad Fabricio Ojeda, in Ciudad Ojeda, Estado Zulia, Venezuela (same address as listed on Stratus' website)

Although Stratus is not listed as an SDN, and the payment does not indicate any direct involvement of Iran or with Iran, due to conflicting information between the website and the response forwarded by the bank in Caracas, CBNY believes it appropriate to share this information with OFAC since Stratus may be an Iranian Company.

Chairman of the Supervisory Board: Klaus-Peter Müller  
Board of Managing Directors: Martin Blessing (Chairman),  
Frank Annuscheit, Markus Beumer, Achim Kassow, Jochen Kößges,  
Michael Reuther, Stefan Schmittmann, Ulrich Sieber, Eric Strutz, Martin Ziehe

Commerzbank Aktiengesellschaft, Frankfurt am Main  
Registered Office: Frankfurt am Main Reg.No. 32000  
VAT No. DE 114 103 514



NEW YORK BRANCH

**Re: Information Sharing – Stratus International Contracting Company– Page 2**

We have added Stratus into our sanctions filter to monitor any future payments. Please note that apart from this transaction, there have not been any other payments involving Stratus processed by CBNY to date.

The purpose of this letter is to report the good faith efforts of Commerzbank AG, New York Branch in complying with applicable OFAC requirements and voluntarily informing OFAC of any information received during its investigation into possible sanctions-related entities.

Should you have any further questions concerning this matter, please do not hesitate to contact the signatories below.

Respectfully,

Commerzbank AG  
New York Branch

A handwritten signature in dark ink, appearing to read "Deepa Keswani".

Deepa Keswani  
Head of AML/Anti-Fraud/Sanctions Compliance

A handwritten signature in dark ink, appearing to read "Vinay Jepal".

Vinay Jepal  
Sanctions Compliance Officer

Encls.



## stratus intl payment

:LT Address	:COBAUS3XA
:transaction type	:202 COVER bank tfr favour 3rd bank
:input from	:COBADEFF
	COMMERZBANK AG FRANKFURT
	HEAD OFFICE
	32-36 NEUE MAINZERSTRASSE
	60261 FRANKFURT GERMANY
:Validation Flag	:COV}

## {4: Text block:

:20 /transaction reference number	:FAAS109400150500
:21 /related reference	:FAAS109400150500
:32A/value date	:040411 USD 29,442,967.57
:52A/ordering institution - BIC	:COBADEFF
	COMMERZBANK AG
	FRANKFURT AM MAIN
:57A/account with inst - BIC	:CHASUS33
	JPMORGAN CHASE BANK, N.A.
	NEW YORK, NY
:58A/beneficiary inst - BIC	:SHHBCHZZ
	HYPOSWISS PRIVATBANK AG, ZURICH
	ZURICH
:50K/ordering customer	:/400887746602USD
	BT/ FIDEICOMISO / FONDO CHINO
	VENEZOLANO. AV GUICAIPURO. URB EL
	ROSAL. TORRE BANCO DEL TESORO.
	CARACAS - VENEZUELA.
:52A/ordering institution - BIC	:BDTEVECA
	BANCO DEL TESORO, C.A. BANCO
	UNIVERSAL
	CARACAS
:59 /beneficiary customer	:/CH7708530519663100203
	STRATUS INTERNATIONAL CONTRACTING
	J.S.
:70 /details of payment	:REF: DESEMBOLSO NRO. 386 FONDO
	CHINO VENEZOLANO. CODIGO NRO.
	00579.
:33B/amount	:USD 29,442,967.57}

Entry : /SWIFT/ Date:110404 Time:02:44:17  
Info:1111/001781

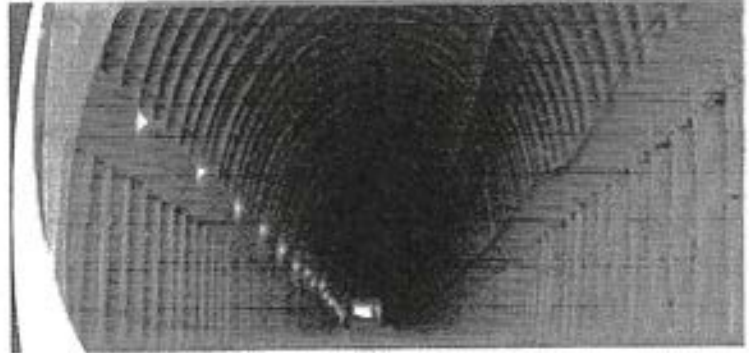




**Stratus International**  
Contracting Company

فارسی | Staff Login | Site Map | Hon

STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of Rls 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received "**Exemplary Exporters**" of the year 1999 from his excellency Mr. president.



- STRATUS is an Engineering, Construction, Management and Contracting Company by specializing in the field of Building Construction, Road Works and Water Works.

STRATUS is Graded in three major categories: Read more...

- STRATUS has succeeded to receive ISO 9001-2000 certificate for Quality Management System from MIC registered under UKAS, United Kingdom from 2004 which upgraded recently to ISO 9001-2008 in 2010 and intending to extend it by OHSAS 18001:2007. Read more...

- Our memberships:
- Federation of Contractors of Islamic Countries (F.C.I.C.)
  - Pakistan Engineering Council
  - International Chamber of Commerce (I.C.C.)
  - Iran – UK Chamber of Commerce
  - Iran – Canada Chamber of Commerce Read more...

#### Road & Railway



#### Dam



#### Building

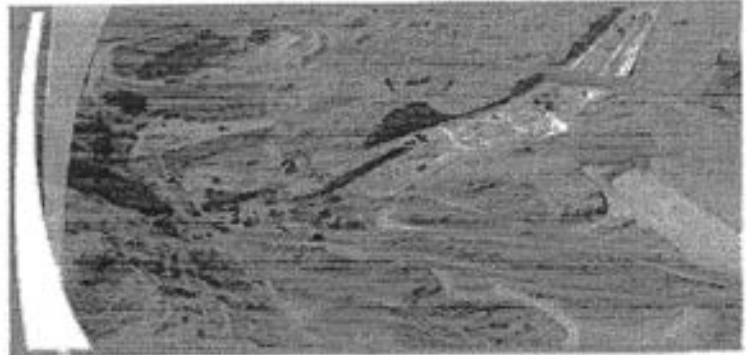




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#### Contact Us

**STRATUS International Contracting Co.**

Address: No.35, Golestan St., Iran Zamin Ave., Shahrake Ghods, Tehran, Iran.

Postal Code: 1465865187

Tell: (98) 21 8837 3100-6

Fax: (98) 21 8808 2882

E-mail: [stratus@stratusgc.com](mailto:stratus@stratusgc.com)

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**Stratus International**  
Contracting Company

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#### Branch Offices

**Middle East**  
Iran  
Iraq

**CIS**  
Kazakhstan

**South America**  
Venezuela

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## Sister Companies List

Page 1 of 2



**Stratus International**  
Contracting Company

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## Sister Companies List

-  1. Samaneh Stratus (INVESTMENT CO.)
-  2. Iran Construction Investment Co.
-  3. Eghtesad - Novin Bank
-  4. Pishgaman Bazar Novin (BROKERAGE CO.)
-  5. Novin Insurance Co.
-  6. Pars Shahr Co.
-  7. Global Petro Tech CO.
-  8. Keyhan Tabadol Co.
-  9. Pars Hanza Aluminium CO.
-  10. Azarbaijan Industry Development Co.
-  11. Eghtesad Novin Investment CO.
-  12. Samaneh Gostar Novin

## Sister Companies List

Page 2 of 2

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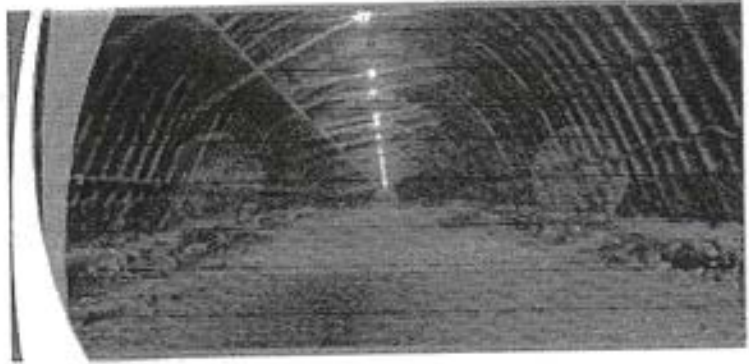
## Building



**Stratus International**  
Contracting Company

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STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of Rls 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received "**Exemplary Exporters**" of the year 1999 from his excellency Mr. president.



### 7000 Units 'New Ojeda' Housing Development Project

Main Technical Features	Site Gross Area : 318 Hec. Concrete works : 520,000 m <sup>3</sup> Net Construction Area : 850,000 m <sup>2</sup> Water & Sewage network : 150 Km Electrical network : 200 Km Communication network : 220 Km Gas network : 30 Km
Location	Ciudad Ojeda, Zulia State, Venezuela
Employer	Ducolsa 'Urban Development S.A'
Contract Duration	48 Months
Date of Award	September 2009
Status	[ Under Construction ]



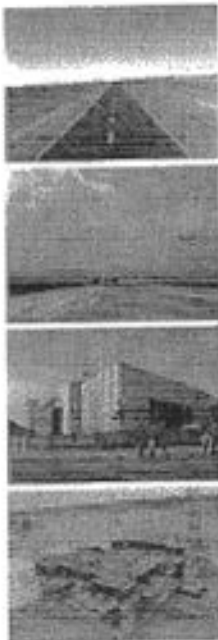
[\[Back to list\]](#)



**Stratus International**  
Contracting Company

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STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of Rls 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received "**Exemplary Exporters**" of the year 1999 from his excellency Mr. president.



Dalbandin – Nokkundi Highway - Section III-B

[Details >>](#)

Socotra Airport

[Details >>](#)

Design & Construction of Parliament Building & Commercial Center in Djibouti City

[Details >>](#)

7000 Units "New Ojeda" Housing Development Project

[Details >>](#)

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Building

Page 2 of 2



T.C.  
İSTANBUL  
Ticaret Sicil Memurluğu

(KADIKÖY)  
370857 - 2010

SİCİL TASDİKNAMESİ

Ticaret Ünvanı	STRATUS INTERNATIONAL CONTRACTING İNŞAAT VE TAHHÜT ANONİM ŞİRKETİ
Sicil No.	751671
Tescil Tarihi	22 / 10 / 2010
İşletme Merkezinin Adresi (Şubenin tescilinde şubenin Adresi ile beraber, merkezin adresi de yazılır.)	GARDENYA PLAZA 5 K.3 D.3 ATAŞEHİR
İşletmenin uğraştığı işler	Ana sözleşmesinde yazılı olan işler
İşletme sahibinin hüviyeti (Hükmi şahıslarda, hükmi şahsın mahiyeti)	Anonim
İşletme temsilcileri	38824643592 TC No.lu CELAL TATLICIBAŞI
Tasdiknamenin düzenlenme Tarih ve Sayısı	22 EKİM 2010 - 39185

RECAİ SÖKMEN  
İSTANBUL TİCARET SİCİLİ  
MEMURU YARDIMCISI

# Business Account Application

**WELLS  
FARGO**

Bank Name: Wells Fargo Bank, N.A.		Store Name: MALIBU	
Banker Name: MAKSIM KOLOMEYER		Officer/Portfolio Number: CG678	Date: 01/26/2012
Banker Phone: 310/317-1740	Store Number: 04649	Banker Alt: 0001902	Banker MAC: E2351-011

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## New Account Information

☒ New Deposit Account(s) Only ☐ New Deposit Account(s) and Business Credit Card

### Account 1 Product Name

Expanded Business Services Package

COD:	Product:	Account Number:	Opening Deposit:	Type of Funds:
114	DDA	2807883273	\$1,000.00	CKS

### New Account Kit

Printed

### Authorized Signers

Business Name: PISTACHE LLC	Other Related Customer Name:
Authorized Signer Name(s): SADEGH AMINTAN SEYED MOHSEN TORABI	PECAR SADRHASHEMINEJAD



BBG2307 (11-11 SVP)

2W02-000469155618-01

**GOVERNMENT**

**EXHIBIT**

**456**

18 Cr. 224 (AJN)



## Business Account Application

## Checking/Savings Statement Mailing Information

Name(s) and Information Listed on Statement: PISTACHE LLC	Statement Mailing Address: 429 18TH ST	
	Address Line 2:	
	City: SANTA MONICA	State: CA
	ZIP/Postal Code: 90402-2429	Country: US

## Business Information

Business Name: PISTACHE LLC			Street Address: 429 18TH ST	
Taxpayer Identification Number (TIN): 45-4306973			Address Line 2:	
TIN Type: EIN			Address Line 3:	
Business Type: Limited Liability Company			City: SANTA MONICA	
Business Sub-Type:			State: CA	
Non-Profit: No			Country: US	
Date Originally Established: 01/17/2012	Current Ownership Since:	Number of Employees: 5	ZIP/Postal Code: 90402-2429	
Annual Gross Sales: \$1,000,000.00	Year Sales Reported: 01/01/2012	Fiscal Year End:	Business Phone: (310) 383-5459	Fax:
Primary Financial Institution:	Number of Locations: 1		Cellular Phone:	Pager:
Sales Market: LOCAL			e-Mail Address:	
Primary State 1:	Primary State 2:	Primary State 3:	Website:	
Primary Country 1:	Primary Country 2:	Primary Country 3:		
Industry: Agriculture, Forestry, Fishing and Hunting				
Description of Business: Pistachio Farm				
Major Suppliers/Customers:				

## Bank Use Only

Name/Entity Verification: Articles of Organization		Address Verification:		BACC Reference Number: 612BAC5128026
Document Filing Number/Description: 201201810090	Filing Country: US	Filing State: CA	Filing Date: 01/17/2012	Expiration Date:
Country of Registration: US	State of Registration: CA	International Transactions:		Check Reporting: NO RECORD
Internet Gambling Business: No				



2W02-000469155618-02

## Business Account Application

**Owner/Key Individual 1 Information**

Customer Name: SADEGH AMINIAN		Residence Address: 429 18TH ST	
Position/Title: OWNER	Date of Birth: 12/09/1958	Address Line 2:	
Taxpayer Identification Number (TIN): 563-59-0567	TIN Type: SSN	Address Line 3:	
Primary ID Type: DLIC	Primary ID Description: C0033250	City: SANTA MONICA	State: CA
Primary ID SU/Ctry/Prov: CA	Primary ID Issue Date: 12/01/2009	Primary ID Expiration Date: 12/09/2014	ZIP/Postal Code: 90402-2429
Secondary ID Type: OTHR DC	Secondary ID Description: WF VISA	Country: US	
Secondary ID State/Country: US	Secondary ID Issue Date: 07/01/2012	Check Reporting: NO RECORD	

**Owner/Key Individual 2 Information**

Customer Name: PEGAH SADRHASHEMINEJAD		Residence Address: 1134 ALTA LOMA RD APT 303	
Position/Title: PARTNER	Date of Birth: 02/10/1979	Address Line 2:	
Taxpayer Identification Number (TIN): 141-06-3068	TIN Type: SSN	Address Line 3:	
Primary ID Type: DLIC	Primary ID Description: S-362-680-007-108	City: WEST HOLLYWOOD	State: CA
Primary ID SU/Ctry/Prov: MD	Primary ID Issue Date: 10/07/2010	Primary ID Expiration Date: 02/10/2016	ZIP/Postal Code: 90069-2433
Secondary ID Type: OTHR CC	Secondary ID Description: HSBC CC	Country: US	
Secondary ID State/Country: IR	Secondary ID Issue Date: 01/01/2010	Check Reporting: NO RECORD	
Secondary ID Expiration Date: 01/01/2013		Country of Citizenship: IR	
Permanently Resides in US: YES			



## Business Account Application

## Owner/Key Individual 3 Information

Customer Name: SEYED MOHSEN TORABI			Residence Address: 3131 MICHELSON DR UNIT 1601	
Position/Title: OWNER		Date of Birth: 09/20/1967	Address Line 2:	
Taxpayer Identification Number (TIN): 624-85-8966		TIN Type: SSN	Address Line 3:	
Primary ID Type: DLIC	Primary ID Description: F2662158		City: IRVINE	State: CA
Primary ID St/Ctry/Prov: CA	Primary ID Issue Date: 03/16/2011	Primary ID Expiration Date: 03/10/2012	ZIP/Postal Code: 92612-5666	Country: US
Secondary ID Type: ALID PR	Secondary ID Description: 061-381-569		Check Reporting: NO RECORD	
Secondary ID State/Country: IR	Secondary ID Issue Date: 03/10/2011	Secondary ID Expiration Date: 03/10/2013		
Country of Citizenship: IR	Permanently Resides in US: YES			

## Certificate of Authority

Each person who signs the "Certified/Agreed To" section of this Application certifies that:

- A. The Customer's use of any Bank deposit account, product or service will confirm the Customer's receipt of, and agreement to be bound by, the Bank's applicable fee and information schedule and account agreement that includes the Arbitration Agreement under which any dispute between the Customer and the Bank relating to the Customer's use of any Bank deposit account, product or service will be decided in an arbitration proceeding before a neutral arbitrator as described in the Arbitration Agreement and not by a jury or court trial.
- B. Each person who signs the "Certified/Agreed To" section of this Application or whose name, any applicable title and specimen signature appear in the "Authorized Signers - Signature Capture" section of this Application is authorized on such terms as the Bank may require to:
  - (1) Enter into, modify, terminate and otherwise in any manner act with respect to accounts at the Bank and agreements with the Bank or its affiliates for accounts and/or services offered by the Bank or its affiliates (other than letters of credit or loan agreements);
  - (2) Authorize (by signing or otherwise) the payment of items from the Customer's account(s) listed on this Business Account Application (including without limitation any item payable to (a) the individual order of the person who authorized the item or (b) the Bank or any other person for the benefit of the person who authorized the item) and the endorsement of Deposited Items for deposit, cashing or collection (see the Bank's applicable account agreement for the definitions of "Item" and "Deposited Item");
  - (3) Give instructions to the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed), orally, by telephone or by any electronic means in regard to any item and the transaction of any business relating to the Customer's account(s), agreements or services, and the Customer shall indemnify and hold the Bank harmless for acting in accordance with such instructions; and
  - (4) Delegate the person's authority to another person(s) or revoke such delegation, in a separate signed writing delivered to the Bank.
- C. If a code must be communicated to the Bank in order to authorize an item, and the code is communicated, the item will be binding on the Customer regardless of who communicated the code.
- D. Each transaction described in this Certificate of Authority conducted by or on behalf of the Customer prior to delivery of this Certificate is in all respects ratified.
- E. If the Customer is a tribal government or tribal government agency, the Customer waives sovereign immunity from suit with respect to the Customer's use of any Bank account, product or service referred to in this Certificate.
- F. The information provided in this Application is correct and complete, each person who signs the "Certified/Agreed To" section of this Application and each person whose name appears in the "Authorized Signers-Signature Capture" section of this Application holds any position indicated, and the signature appearing opposite the person's name is authentic.
- G. The Customer has approved this Certificate of Authority or granted each person who signs the "Certified/Agreed To" section of this Application the authority to do so on the Customer's behalf by:
  - (1) resolution, agreement or other legally sufficient action of the governing body of the Customer, if the Customer is not a trust or a sole proprietor;
  - (2) the signature of each of the Customer's trustees, if the Customer is a trust; or
  - (3) the signature of the Customer, if the Customer is a sole proprietor.



## Business Account Application

**Certified/Agreed To**Owner/Key Individual 1 Name  
SADEGH AMINIANPosition/Title:  
OWNER

Owner/Key Individual 1 Signature

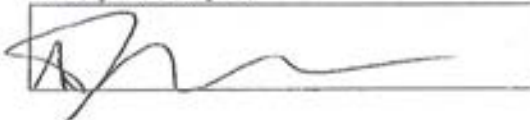
☒ Submit manually  
☐ Signature not requiredDate:  
01/26/2012

Owner/Key Individual 2 Name

PEGAH SADRHASHEMINEJAD

Position/Title:  
PARTNER

Owner/Key Individual 2 Signature

☒ Submit manually  
☐ Signature not requiredDate:  
01/26/2012**Authorized Signers - Signature Capture**Authorized Signer 1 Name  
SADEGH AMINIANPosition/Title:  
OWNER

Authorized Signer 1 Signature

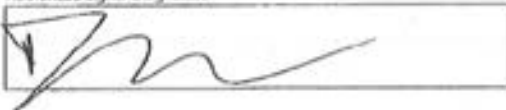
☒ Submit manually  
☐ Signature not requiredDate:  
01/26/2012

Authorized Signer 2 Name

PEGAH SADRHASHEMINEJAD

Position/Title:  
PARTNER

Authorized Signer 2 Signature

☒ Submit manually  
☐ Signature not requiredDate:  
01/26/2012

Authorized Signer 3 Name

SEYED MOHSEN TORABI

Position/Title:  
OWNER

Authorized Signer 3 Signature

☒ Submit manually  
☐ Signature not requiredDate:  
01/26/2012



# Business Account Application

**WELLS  
FARGO**

 Bank Name:  
Wells Fargo Bank, N.A.

 Store Name:  
West Hollywood

 Banker Name:  
MARIE LOMANYAN

 Office/Portfolio Number:  
CN616

 Date:  
01/23/2012

 Banker Phone:  
310/847-1140

 Store Number:  
04232

 Banker AD:  
0000378

 Banker MAC:  
E2162-011

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## New Account Information

☒ New Deposit Account(s) Only

☐ New Deposit Account(s) and Business Credit Card

### Account 1 Product Name

Expanded Business Services Package

COID	Product	Account Number
114	DBA	6505709052

 Opening Deposit:  
\$100.00

 Type of Funds:  
CKS

### Account 2 Product Name

Business High Yield Savings

COID	Product	Account Number
114	DBA	2018893525

 Opening Deposit:  
\$100.00

 Type of Funds:  
CKS

New Account Kit:

Printed

## Authorized Signers

Business Name:

SAPERE LLC

Other Related Customer Name:

Authorized Signer Name(s):

PESSAN SATHANASHEWINEAD



## Business Account Application

## Checking/Savings Statement Mailing Information

Name(s) and Information Listed on Statement: RAPHE LLC	Statement Mailing Address: 1134 ALTA LOMA RD APT 303	
	Address Line 2:	
	City: WEST HOLLYWOOD	State: CA
	ZIP/Postal Code: 90069-2433	Country: US

## Business Information

Business Name: RAPHE LLC			Street Address: 1134 ALTA LOMA RD APT 303		
Taxpayer Identification Number (TIN): 45-4319490			Address Line 2:		
TIN Type: FIN			Address Line 3:		
Business Type: Limited Liability Company			City: WEST HOLLYWOOD		
Business Sub-Type:			State: CA		
Non-Profit: No			ZIP/Postal Code: 90069-2433		
Date Originally Established: 07/10/2009	Current Ownership Since: 07/01/2010	Number of Employees: 11	Country: US		
Annual Gross Sales: \$500,000.00	Year Sales Reported: 07/01/2010	Fiscal Year End:	Business Phone: (412) 352-0363	Fac:	
Primary Financial Institution:	Number of Locations: 1		Cellular Phone:	Pager:	
Sales Market: TACON			e-Mail Address:		
Primary State 1:	Primary State 2:	Primary State 3:	Website:		
Primary Country 1:	Primary Country 2:	Primary Country 3:			

## Industry:

Agriculture, Forestry, Fishing and Hunting

## Description of Business:

AGRICULTURE PESTICIDES

## Major Suppliers/Customers:

STRATON GLOBAL

## Bank Use Only

Name/Entity Verification:		Address Verification:		BACC Reference Number:
Articles of Organization				612BAC1313023
Document Filing Number/Description:	Filing Country:	Filing State:	Filing Date:	Expiration Date:
201201010164	US	CA	01/17/2012	
Country of Registration:	State of Registration:	International Transactions:	Check Reporting:	
US	CA		BO RECORD	
Internet Gambling Business:				
No				



WELLS FARGO BANK, N.A. (Member FDIC)

**Owner/Key Individual 1 Information**

Customer Name: LEGAN SACHINARRENEGAU		Residence Address: 1134 ALTA LOMA RD APT 303	
Position/Title: PARTNER	Date of Birth: 02/10/1979	Address Line 2: 	
Taxpayer Identification Number (TIN): 141-06-3068	TIN Type: SSN	Address Line 3: 	
Primary ID Type: DLIC	Primary ID Description: S-362-680-007-108	City: WEST HOLLYWOOD	State: CA
Primary ID State/City/Prov: ND	Primary ID Issue Date: 10/07/2010	Primary ID Expiration Date: 02/10/2016	ZIP/Postal Code: 90069-2433
Secondary ID Type: OTHER CC	Secondary ID Description: HISBC CC	Country: US	
Secondary ID State/Country: I	Secondary ID Issue Date: 01/01/2010	Secondary ID Expiration Date: 01/01/2013	Check Reporting: NO RECORD
Country of Citizenship: IR	Permanently Resides in US: YES		

**Certificate of Authority**

Each person who signs the "Certified/Agreed To" section of this Application certifies that:

- A. The Customer's use of any Bank deposit account, product or service will confirm the Customer's receipt of, and agreement to be bound by, the Bank's applicable fee and information schedule and account agreement that includes the Arbitration Agreement under which any dispute between the Customer and the Bank relating to the Customer's use of any Bank deposit account, product or service will be decided in an arbitration proceeding before a neutral arbitrator as described in the Arbitration Agreement and not by a jury or court trial.
- B. Each person who signs the "Certified/Agreed To" section of this Application or whose name, any applicable title and specimen signature appear in the "Authorized Signers - Signature Capture" section of this Application is authorized on such terms as the Bank may require to:
- (1) Enter into, modify, terminate and otherwise in any manner act with respect to accounts at the Bank and agreements with the Bank or its affiliates for accounts and/or services offered by the Bank or its affiliates (other than letters of credit or loan agreements);
  - (2) Authorize (by signing or otherwise) the payment of items from the Customer's account(s) listed on this Business Account Application (including without limitation any item payable to (a) the individual order of the person who authorized the item or (b) the Bank or any other person for the benefit of the person who authorized the item) and the endorsement of Deposited Items for deposit, cashing or collection (see the Bank's applicable account agreement for the definitions of "item" and "Deposited Item");
  - (3) Give instructions to the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed, orally, by telephone or by any electronic means in regard to any item and the transaction of any business relating to the Customer's account(s), agreements or services, and the Customer shall indemnify and hold the Bank harmless for acting in accordance with such instructions; and
  - (4) Delegate the person's authority to another person(s) or revoke such delegation, in a separate signed writing delivered to the Bank.
- C. If a code must be communicated to the Bank in order to authorize an item, and the code is communicated, the item will be binding on the Customer regardless of who communicated the code.
- D. Each transaction described in this Certificate of Authority conducted by or on behalf of the Customer prior to delivery of this Certificate is in all respects ratified.
- E. If the Customer is a tribal government or tribal government agency, the Customer waives sovereign immunity from suit with respect to the Customer's use of any Bank account, product or service referred to in this Certificate.
- F. The information provided in this Application is correct and complete, each person who signs the "Certified/Agreed To" section of this Application and each person whose name appears in the "Authorized Signers - Signature Capture" section of this Application holds any position indicated, and the signature appearing opposite the person's name is authentic.
- G. The Customer has approved this Certificate of Authority or granted each person who signs the "Certified/Agreed To" section of this Application the authority to do so on the Customer's behalf by:
- (1) resolution agreement or other legally sufficient action of the governing body of the Customer, if the Customer is not a trust or a sole proprietor;
  - (2) the signature of each of the Customer's trustee(s), if the Customer is a trust; or
  - (3) the signature of the Customer, if the Customer is a sole proprietor.



Business Account Application

**Certified/Agreed To**

Owner/Key Individual 1 Name

PEGAN SADRHASHEMNEJAD

Position/Title:

PARTNER

Owner/Key Individual 1 Signature

☒ Submit manually☐ Signature not required

Date:

01/23/2012

**Request for Taxpayer Identification Number and Certification**

(Substitute Form W-9)

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and

2. UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payments other than interest and dividends).

3. I am a U.S. person (including a U.S. resident alien).

☐ I am subject to backup withholding☐ I am exempt from backup withholding**Note:** The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Business Name:

SAPPHIRE, LLC

Taxpayer Identification Number (TIN):

145-4319695

TIN Certification Signature:

☒ Submit manually☐ Signature not required

Date:

01/23/2012

**Authorized Signers - Signature Capture**

Authorized Signer 1 Name

PEGAN SADRHASHEMNEJAD

Position/Title:

PARTNER

Authorized Signer 1 Signature

☒ Submit manually☐ Signature not required

Date:

01/23/2012





# Addendum To Certificate Of Authority

For Changes To Authorized Signers On Business Deposit Accounts

WELLS  
FARGO

Host Status:

Host Update Successful

Bank Name:	Store Name:
WELLS FARGO BANK, N.A.	CEDARS SINAI
Banker Name:	Offices/Portfolio Number:
NOONIK TARVERDIAN	C7627
Banker Phone:	Date:
310/657-3951	10/01/2013
Store Number:	Banker AII:
04498	0000807
	Banker MAC:
	E2164-011

Use this Addendum when Authorized Signers are being added or deleted to a Certificate of Authority currently on file for a business customer and a new, signed Certificate of Authority has not been obtained.

## Business/Account Information

Business Name:	COB:	Product:	Account Number:
SAPENE LLC	114	DDA	2018693525

## Authorized Signers

Authorized Signer Name(s):	Relationship Status:
PEGAH SADRAHACHEMINEJAD	<input checked="" type="checkbox"/> Existing/Remaining <input type="checkbox"/> New <input type="checkbox"/> Delete
ALI SADR	<input type="checkbox"/> Existing/Remaining <input checked="" type="checkbox"/> New <input type="checkbox"/> Delete

## Addendum to Certificate of Authority

Original Certificate of Authority Dated:	Addendum to Certificate of Authority Dated:
01/17/2012	10/01/2013

Each person signing in the "Certified/Agreed To" section below:

- directs the Bank that the additional Authorized Signers shall have all of the authority granted to the persons identified as Authorized Signers on the Certificate of Authority, including without limitation the authority to instruct the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed), orally, by telephone or by electronic means in regard to any item and the transaction of any business relating to the Customer's account(s), agreements or services;
- directs the Bank to discontinue acting on the instructions of any person who has been deleted as an Authorized Signer;
- acknowledges that these modifications become effective only after this Addendum has been received by the Bank and the Bank has had a reasonable opportunity to act on it; and
- certifies that the account owner has taken all action under its organizational documents, if any, including passage of resolutions by its board of directors, trustees, or other governing body, required to make these modifications and to authorize the undersigned to execute and deliver this Addendum.



BDG5351 (8-07 SVF)

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2W02-000596850008-01

Page 1 of 2  
Wells Fargo Confidential

**Certified/Agreed To**

Owner/Key Individual 1 Name


PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Owner/Key Individual 1 Signature

PEGAH SADRHASHEMINEJAD



- ☐ Submit manually  
☐ Signature not required

Date:

10/01/2013

**Signature Capture - New Authorized Signers**

New Authorized Signer 1 Name

ALI SADR

Position/Title:

mgr partner

New Authorized Signer 1 Signature

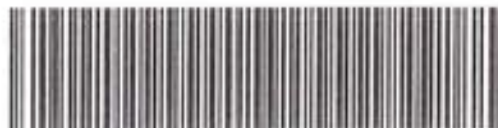
ALI SADR



- ☐ Submit manually  
☐ Signature not required

Date:

10/01/2013



# Business Account Application

**WELLS  
FARGO**

Bank Name: Wells Fargo Bank, N.A.		Store Name: MALIBU	
Banker Name: ARASH DOUNEL		Officer/Portfolio Number: A1054	Date: 09/07/2011
Banker Phone: 310/317-1740	Store Number: 04649	Banker AID: 0001902	Banker MAC: E2351-011

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## New Account Information

☒ New Deposit Account(s) Only ☐ New Deposit Account(s) and Business Credit Card

Account 1 Product Name Expanded Business Services Package				
COD: 114	Product: DDA	Account Number: 3803666647	Opening Deposit: \$9,900.00	Type of funds: INTX
Account 2 Product Name Business High Yield Savings				
COD: 114	Product: DDA	Account Number: 2504476439	Opening Deposit: \$100.00	Type of funds: INTX

New Account Kit:  
b20110404-0007329203

## Authorized Signers

Business Name: SETOMA LLC	Other Related Customer Name:
Authorized Signer Name(s): SADEGH AMINTIAN PEGAH SADRHASHEMINEJAD	SEYED NOHSEN TORABI



Business Account Application

**Checking/Savings Statement Mailing Information**

Name(s) and Information Listed on Statement: SETOMA LLC		Statement Mailing Address: 429 18TH ST	
		Address Line 2:	
		City: SANTA MONICA	State: CA
		ZIP/Postal Code: 90402-2429	Country: US

**Business Information**

Business Name: SETOMA LLC			Street Address: 429 18TH ST	
Taxpayer Identification Number (EIN): 45-3042794			Address Line 2:	
Business Type: Limited Liability Company			Address Line 3:	
Business Sub-Type: Non-Profit: No			City: SANTA MONICA	State: CA
Date Originally Established: 08/17/2011	Current Ownership Since:	Number of Employees: 3	ZIP/Postal Code: 90402-2429	Country: US
Annual Gross Sales: \$1,000,000.00	Year Sales Reported: 08/01/2011	Fiscal Year End:	Business Phone: (818) 905-9105	Fax:
Primary Financial Institution:	Number of Locations: 1		Cellular Phone:	Pager:
Sales Market: LOCAL			e-Mail Address:	
Primary State 1:	Primary State 2:	Primary State 3:	Website:	
Primary Country 1:	Primary Country 2:	Primary Country 3:		
Industry: Agriculture, Forestry, Fishing and Hunting				
Description of Business: Pistachio Farming				
Major Suppliers/Customers:				

**Bank Use Only**

Name/Entity Verification: Articles of Organization		Address Verification:		BACC Reference Number: 611BAC2429250
Document Filing Number/Description: 201123010001	Filing Country: US	Filing State: CA	Filing Date: 08/17/2011	Expiration Date:
Country of Registration: US	State of Registration: CA	International Transactions:		Check Reporting: NO RECORD
Internet Gambling Business: No				





Business Account Application

**Owner/Key Individual 1 Information**

Customer Name:	Primary ID Type:	Primary ID Description:	
SADEGH AMINIAN	DLIC	C0033250	
Position/Title:	Primary ID St/Ctry/Prov:	Primary ID Issue Date:	Primary ID Expiration Date:
OWNER	CA	12/01/2009	12/09/2014
Check Reporting:	Secondary ID Type:	Secondary ID Description:	
NO RECORD	OTHR DC	WF VISA	
	Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date:
			07/01/2012

**Owner/Key Individual 2 Information**

Customer Name:	Primary ID Type:	Primary ID Description:	
SEYED MOHSEN TORABI	ALID PR	061-381-569	
Position/Title:	Primary ID St/Ctry/Prov:	Primary ID Issue Date:	Primary ID Expiration Date:
OWNER		03/10/2011	03/10/2013
Check Reporting:	Secondary ID Type:	Secondary ID Description:	
NO RECORD	OTHR CC	CITI CC	
	Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date:
		10/01/2010	12/01/2014

**Owner/Key Individual 3 Information**

Customer Name:	Primary ID Type:	Primary ID Description:	
PECAH SADRASHEMINEJAD	DLIC	S-362-680-007-108	
Position/Title:	Primary ID St/Ctry/Prov:	Primary ID Issue Date:	Primary ID Expiration Date:
PARTNER	MD	10/07/2010	02/10/2016
Check Reporting:	Secondary ID Type:	Secondary ID Description:	
NO RECORD	OTHR CC	HSBC CC	
	Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date:
		01/01/2010	01/01/2013



2W02-000446854308-03

**Certificate of Authority**

Each person who signs the "Certified/Agreed To" section of this Application certifies that:

- A. The Customer's use of any Bank deposit account, product or service will confirm the Customer's receipt of, and agreement to be bound by, the Bank's applicable fee and information schedule and account agreement that includes the Arbitration Agreement under which any dispute between the Customer and the Bank relating to the Customer's use of any Bank deposit account, product or service will be decided in an arbitration proceeding before a neutral arbitrator as described in the Arbitration Agreement and not by a jury or court trial.
- B. Each person who signs the "Certified/Agreed To" section of this Application or whose name, any applicable title and specimen signature appear in the "Authorized Signers-Signature Capture" section of this Application is authorized on such terms as the Bank may require to:
- (1) Enter into, modify, terminate and otherwise in any manner act with respect to accounts at the Bank and agreements with the Bank or its affiliates for accounts and/or services offered by the Bank or its affiliates (other than letters of credit or loan agreements);
  - (2) Authorize (by signing or otherwise) the payment of items from the Customer's account(s) listed on this Business Account Application (including without limitation any item payable to (a) the individual order of the person who authorized the item or (b) the Bank or any other person for the benefit of the person who authorized the item) and the endorsement of Deposited Items for deposit, cashing or collection (see the Bank's applicable account agreement for the definitions of "Item" and "Deposited Item");
  - (3) Give instructions to the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed), orally, by telephone or by any electronic means in regard to any item and the transaction of any business relating to the Customer's account(s), agreements or services, and the Customer shall indemnify and hold the Bank harmless for acting in accordance with such instructions; and
  - (4) Delegate the person's authority to another person(s) or revoke such delegation, in a separate signed writing delivered to the Bank.
- C. If a code must be communicated to the Bank in order to authorize an item, and the code is communicated, the item will be binding on the Customer regardless of who communicated the code.
- D. Each transaction described in this Certificate of Authority conducted by or on behalf of the Customer prior to delivery of this Certificate is in all respects ratified.
- E. If the Customer is a tribal government or tribal government agency, the Customer waives sovereign immunity from suit with respect to the Customer's use of any Bank account, product or service referred to in this Certificate.
- F. The information provided in this Application is correct and complete, each person who signs the "Certified/Agreed To" section of this Application and each person whose name appears in the "Authorized Signers-Signature Capture" section of this Application holds any position indicated, and the signature appearing opposite the person's name is authentic.
- G. The Customer has approved this Certificate of Authority or granted each person who signs the "Certified/Agreed To" section of this Application the authority to do so on the Customer's behalf by:
- (1) resolution, agreement or other legally sufficient action of the governing body of the Customer, if the Customer is not a trust or a sole proprietor;
  - (2) the signature of each of the Customer's trustee(s), if the Customer is a trust; or
  - (3) the signature of the Customer, if the Customer is a sole proprietor.

**Certified/Agreed To**


Owner/Key Individual 1 Name

SADEGH AMINTAN

Position/Title:

OWNER

Owner/Key Individual 1 Signature


☐ Submit manually☐ Signature not required

Date:

09/07/2011

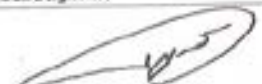
Owner/Key Individual 2 Name

SEYED MOHSEN TORABI

Position/Title:

OWNER

Owner/Key Individual 2 Signature


☐ Submit manually☐ Signature not required

Date:

09/07/2011



2W02-000446854308-04

Business Account Application

**Request for Taxpayer Identification Number and Certification**

(Substitute Form W-9)

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
3. I am a U.S. person (including a U.S. resident alien). ☐ I am subject to backup withholding ☐ I am exempt from backup withholding

**Note:** The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Business Name:

SETOMA LLC

Taxpayer Identification Number (TIN):

45-3042794

TIN Certification Signature:

MOHSEN TORABI



- ☐ Submit manually  
☐ Signature not required

Date:

09/07/2011

**Authorized Signers - Signature Capture**

Authorized Signer 1 Name:

SADEGH AMINIAN

Position/Title:

OWNER

Authorized Signer 1 Signature:

MOHSEN TORABI



- ☐ Submit manually  
☐ Signature not required

Date:

09/07/2011

Authorized Signer 2 Name:


SEYED MOHSEN TORABI

Position/Title:

OWNER

Authorized Signer 2 Signature:

MOHSEN TORABI



- ☐ Submit manually  
☐ Signature not required

Date:

09/07/2011

Authorized Signer 3 Name:

PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Authorized Signer 3 Signature:

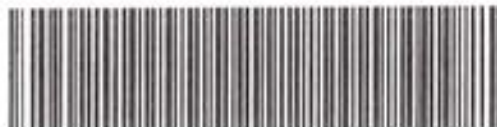
MOHSEN TORABI



- ☐ Submit manually  
☐ Signature not required

Date:

09/07/2011



# Business Account Application

**WELLS  
FARGO**

 Bank Name:  
WELLS FARGO BANK, N.A.

 Store Name:  
CEDARS SINAI

 Banker Name:  
MARIE LOKMANYAN

 Officer/Portfolio Number: CN616  
Date: 12/14/2012

 Banker Phone:  
310/657-3951

 Store Number:  
04498

 Banker AB:  
0000807

 Banker MAC:  
E2164-011

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## New Account Information

☒ New Deposit Account(s) Only

☐ New Deposit Account(s) and Business Credit Card

### Account 1 Product Name:

Wells Fargo Business High Yield Savings

COID:	Product:	Account Number:	Opening Deposit:	Type of Funds:
114	DDA	9221977151	\$100.00	CASH

### Account 2 Product Name:

Gold Business Services Package

COID:	Product:	Account Number:	Opening Deposit:	Type of Funds:
114	DDA	9016420896	\$100.00	CKS

### New Account Kit:

Printed

## Related Customer Information

 Customer 1 Name:  
SLAG CONST LLC

 Account Relationship:  
Sole Owner

 Enterprise Customer Number (ECN):  
324546792249215

 Customer 2 Name:  
PEGAH SADRHASHEMINEJAD

 Account Relationship:  
Signer

 Enterprise Customer Number (ECN):  
228421802054710


2W02-000525397404-01



Business Account Application

## Checking/Savings Statement Mailing Information

Name(s) and Information Listed on Statement: SLAG CONST LLC		Statement Mailing Address: 1134 ALTA LOMA RD APT 303	
		Address Line 2:	
		City: WEST HOLLYWOOD	State: CA
		ZIP/Postal Code: 90069-2433	Country: US

## Customer 1 Information

Customer Name: SLAG CONST LLC		Street Address: 1134 ALTA LOMA RD APT 303	
Account Relationship: Sole Owner		Address Line 2:	
Taxpayer Identification Number (TIN): 45-4292603		Address Line 3:	
TN Type: EIN			
Business Type: Limited Liability Company		City: WEST HOLLYWOOD	State: CA
Business Sub-Type/Tax Classification: S Corporation		ZIP/Postal Code: 90069-2433	Country: US
Date Originally Established: 06/04/2012	Current Ownership Since: 06/04/2012	Number of Employees: 1	Business Phone: 412/352-0363
Annual Gross Sales: \$100,000.00	Year Sales Reported: 06/04/2012	Fiscal Year End:	Fax: Pages:
Primary Financial Institution:	Number of Locations: 1	e-Mail Address:	
Primary State 1:	Primary State 2:	Primary State 3:	Website:
Primary Country 1:	Primary Country 2:	Primary Country 3:	Sales Market: LCCAL
Industry: Construction			
Description of Business:			
Major Suppliers/Customers:			

## Bank Use Only

Name/Entity Verification: Secretary of State		Address Verification:		BACC Reference Number: 612BAC2852349
Document Filing Number/Description: 201201710043	Filing Country: US	Filing State: CA	Filing Date: 06/04/2012	Expiration Date:
Country of Registration: US	State of Registration: CA	International Transactions:		Check Reporting: NO RECORD
Customer 1 Name: SLAG CONST LLC		Internet Gambling Business?: No		



Business Account Application

**Owner/Key Individual 1 Information**

Customer Name: PEGAH SADRHASHEMINEJAD			Residence Address: 1134 ALTA LOMA RD APT 303	
Position/Title: PARTNER	Date of Birth: 02/10/1979	Enterprise Customer Number (ECN): 228421802054710	Address Line 2:	
Taxpayer Identification Number (TIN): 141-06-3068			Address Line 3:	
TIN Type: SSN				
Primary ID Type: DLIC	Primary ID Description: S-362-680-007-108		City: WEST HOLLYWOOD	State: CA
Primary ID St/Cty/Prov: MD	Primary ID Issue Date: 10/07/2010	Primary ID Expiration Date: 02/10/2016	ZIP/Postal Code: 90069-2433	Country: US
Secondary ID Type: OTHR CC	Secondary ID Description: HSBC CC		Check Reporting: NO RECORD	
Secondary ID State/Country:	Secondary ID Issue Date: 01/01/2010	Secondary ID Expiration Date: 01/01/2014		
Country of Citizenship: IR	Permanently Resides in US: YES			



**Certificate of Authority**

Each person who signs the "Certified/Agreed To" section of this Application certifies that:

- A. The Customer's use of any Bank deposit account, product or service will confirm the Customer's receipt of, and agreement to be bound by, the Bank's applicable fee and information schedule and account agreement that includes the Arbitration Agreement under which any dispute between the Customer and the Bank relating to the Customer's use of any Bank deposit account, product or service will be decided in an arbitration proceeding before a neutral arbitrator as described in the Arbitration Agreement and not by a jury or court trial.
- B. Each person who signs the "Certified/Agreed To" section of this Application or whose name, any applicable title and specimen signature appear in the "Authorized Signers-Signature Capture" section of this Application is authorized on such terms as the Bank may require to:
- (1) Enter into, modify, terminate and otherwise in any manner act with respect to accounts at the Bank and agreements with the Bank or its affiliates for accounts and/or services offered by the Bank or its affiliates (other than letters of credit or loan agreements);
  - (2) Authorize (by signing or otherwise) the payment of items from the Customer's account(s) listed on this Business Account Application (including without limitation any item payable to (a) the individual order of the person who authorized the item or (b) the Bank or any other person for the benefit of the person who authorized the item) and the endorsement of Deposited Items for deposit, cashing or collection (see the Bank's applicable account agreement for the definitions of "Item" and "Deposited Item");
  - (3) Give instructions to the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed), orally, by telephone or by any electronic means in regard to any item and the transaction of any business relating to the Customer's account(s), agreements or services, and the Customer shall indemnify and hold the Bank harmless for acting in accordance with such instructions; and
  - (4) Delegate the person's authority to another person(s) or revoke such delegation, in a separate signed writing delivered to the Bank.
- C. If a code must be communicated to the Bank in order to authorize an item, and the code is communicated, the item will be binding on the Customer regardless of who communicated the code.
- D. Each transaction described in this Certificate of Authority conducted by or on behalf of the Customer prior to delivery of this Certificate is in all respects ratified.
- E. If the Customer is a tribal government or tribal government agency, the Customer waives sovereign immunity from suit with respect to the Customer's use of any Bank account, product or service referred to in this Certificate.
- F. The information provided in this Application is correct and complete, each person who signs the "Certified/Agreed To" section of this Application and each person whose name appears in the "Authorized Signers-Signature Capture" section of this Application holds any position indicated, and the signature appearing opposite the person's name is authentic.
- G. The Customer has approved this Certificate of Authority or granted each person who signs the "Certified/Agreed To" section of this Application the authority to do so on the Customer's behalf by:
- (1) resolution, agreement or other legally sufficient action of the governing body of the Customer, if the Customer is not a trust or a sole proprietor;
  - (2) the signature of each of the Customer's trustee(s), if the Customer is a trust; or
  - (3) the signature of the Customer, if the Customer is a sole proprietor.

**Certified/Agreed To**

Owner/Key Individual 1 Name

PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Owner/Key Individual 1 Signature



☒ Submit manually

☐ Signature not required

Date:

12/14/2012



Business Account Application

**Request for Taxpayer Identification Number and Certification**

(Substitute Form W-9)

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
3. I am a U.S. citizen or other U.S. person. ☐ I am subject to backup withholding ☐ I am exempt from backup withholding

**Note:** The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Tax Responsible Customer Name:

SLAG CONST LLC

Taxpayer Identification Number (TIN):

45-4292603

TIN Certification Signature:

- ☒ Submit manually  
☐ Signature not required

Date:

**Authorized Signers - Signature Capture**

Authorized Signer 1 Name:

PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Authorized Signer 1 Signature:

- ☒ Submit manually  
☐ Signature not required

Date:

12/14/2012





# Consumer Account Application

**WELLS  
FARGO**

Bank Name:	WELLS FARGO BANK, N.A.	Store Name:	CEDARS SINAI
Banker Name:	MARIE LONGANYAN	Office/Portfolio Number:	ICN616
Banker Phone:	310/657-3953	Banker AID:	0000R07
Store Number:	04498	Date:	05/22/2012
		Banker MAC:	E2164-013

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document(s).

## New Account Information

Product Name:	Minor:	COID:	Product:	Account Number:
PMA Premier Checking		114	CDA	5336451213
New Account EA:				
Enrolled				

## Related Customers

Customer Name:	Account Relationship:
PEJAE SADREASHEMINEJAD	Sole Owner

## Checking/Savings Statement Mailing Information

Customer(s) Listed on Statement:	Statement Mailing Address:	
PEJAE SADREASHEMINEJAD	1134 ALTA LOMA RD APT 303	
	Address Line 2:	
	City:	State:
	WEST HOLLYWOOD	CA
	ZIP/Postal Code:	Country:
	90069-2433	US



Consumer Account Application

## Customer 1 Information

Customer Name: PUNAR SACHINSHAMINE NEJAD		Street Address: 1134 ALTA LOMA RD APT 303	
Account Relationship: SOLE OWNER		Address Line 2:	
Taxpayer Identification Number (TIN): 14-06-3069		TIN Type: SSN	Date of Birth: 02/10/1979
Primary ID Type: CC	Primary ID Description: S-362-680-007-108	City: WEST HOLTWOOD	State: CA
Primary ID State/Country: M.	Primary ID Issue Date: 10/07/2010	Primary ID Expiration Date: 02/10/2016	ZIP/Postal Code: 90069-2433
Country: US	Time at this address: 12 Year(s) 4 Month(s)	Directional Address: (Document when no physical residence, business or alternate street address.)	
Secondary ID Type: OTHER CC	Secondary ID Description: PSBC CC	Previous Street Address:	
Secondary ID State/Country:	Secondary ID Issue Date: 01/01/2010	Secondary ID Expiration Date: 01/01/2014	City:
Home Phone: 415-2352-0363	Business Phone: 415-2352-0363	State:	ZIP/Postal Code:
Current Employer: SLAG CONST. LLC	Country:	Time at this address: Year(s) Month(s)	
Check Reporting: NO RECORD	Country of Citizenship: US	Permanently Resides In US: YES	

## Request for Taxpayer Identification Number and Certification

(Substitute Form W-9)

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
- I am a U.S. citizen or other U.S. person. ☐ I am subject to backup withholding ☐ I am exempt from backup withholding

Tax Responsible Customer Name:  
PUNAR SACHINSHAMINE NEJADTaxpayer Identification Number (TIN):  
14-06-3069

TIN Certification Signature



- ☒ Submit manually  
☐ Signature not required

Date:  
05/24/2012

## Customer Signatures

Everything I have stated in this application is correct. You are authorized to make any inquiries that you consider appropriate to determine if you should open or maintain the account. This may include ordering a credit report or other report (i.e. information from any motor vehicle department or other state agency) on me. I have received a copy of the applicable account agreement, the privacy policy, and the Direct Deposit Advance Service Agreement and Product Guide\* (as each may be amended from time to time) and agree to be bound by their terms. I also agree to the terms of the dispute resolution program described in the foregoing agreements. Under the dispute resolution program, our disputes will be decided before one or more neutral persons in an arbitration proceeding and not by a jury trial or a trial before a judge.

\*The Direct Deposit Advance service is not currently available in all states.

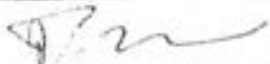


Consumer Account Application

Customer 1 Name

PEGAN SAURHASHIMINEJAD

Customer 1 Signature



☒ Submit manually  
☐ Signature not required

Date:

05/22/2012



DSG6921 (5-12 SVP)

2W02-000488530584-03

Page 3 of 3  
Wells Fargo Confidential

# Consumer Account Application

**WELLS  
FARGO**

Bank Name:	WELLS FARGO BANK, N.A.			Store Name:	BETHESDA NORTH		
Banker Name:	TRENDY INGRAM			Offices/Portfolio Number:	E3843	Date:	03/09/2012
Banker Phone:	301/907-2030	Store Number:	08351	Banker AID:	0067111	Banker MAC:	R1006-010

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## New Account Information

Product Name:	Minor:	COID:	Product:	Account Number:
FMA Premier Checking		336	DDA	1891892364
New Account Kit:	c20110404-0027587438			

## Related Customers

Customer Name:	Account Relationship:
SHOKOUH AZAM SHAFIEE AZAD	Sole Owner

## Checking/Savings Statement Mailing Information

Customer(s) Listed on Statement:	Statement Mailing Address:		
SHOKOUH AZAM SHAFIEE AZAD	7117 NATELLI WOODS LN		
	Address Line 2:		
	City:	State:	
	BETHESDA	MD	
	ZIP/Postal Code:	Country:	
	20817-3927	US	





Consumer Account Application

**Customer 1 Information**

Customer Name: SHOKUH AZAM SHAFIEE AZAD		Street Address: 7117 NATELLI WOODS LN	
Account Relationship: Sole Owner		Address Line 2:	
Taxpayer Identification Number (TIN): 220-55-3780		TIN Type: SSN	Date of Birth: 05/10/1958
Primary ID Type: DLIC	Primary ID Description: S-123-765-079-356	City: BETHESDA	
Primary ID State/Prov: MD	Primary ID Issue Date: 03/09/2012	Primary ID Expiration Date: 05/10/2017	State: MD
Secondary ID Type: OTHR DC	Secondary ID Description: WF VISA	ZIP/Postal Code: 20817-3927	Country: US
Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date: 02/01/2015	Time at this address: Year(s) Month(s)
Home Phone: 301/469-6245	Business Phone:	Directional Address: (Document when no physical residence, business or alternate street address.)	
Current Employer: STUDENT	Previous Street Address:		
Check Reporting: NO RECORD	City: State:		
Country of Citizenship: US	ZIP/Postal Code: Country: Time at this address: Year(s) Month(s)		

**Request for Taxpayer Identification Number and Certification**

(Substitute Form W-9)

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
- I am a U.S. person (including a U.S. resident alien): ☐ I am subject to backup withholding ☐ I am exempt from backup withholding

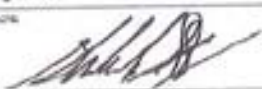
Tax Responsible Customer Name:

SHOKUH AZAM SHAFIEE AZAD

Taxpayer Identification Number (TIN):

220-55-3780

TIN Certification Signature


☐ Submit manually☐ Signature not required

Date:

03/09/2012

**Customer Signatures**

Everything I have stated in this application is correct. You are authorized to make any inquiries that you consider appropriate to determine if you should open the account. This may include ordering a credit report or other report (i.e. information from any motor vehicle department or other state agency) on me. I have received a copy of the applicable account agreement and privacy brochure and agree to be bound by them, including the terms of the Direct Deposit Advance<sup>SM</sup> service described in the Service Agreement and Product Guide and any amendment or addendum (Direct Deposit Advance service currently not available in all states). I also agree to the terms of the dispute resolution program described in the account agreement and the Direct Deposit Advance Service Agreement and Product Guide. Under this program our disputes will be decided before one or more neutral persons in an arbitration proceeding and not by a jury trial or a trial before a judge.



Consumer Account Application

Customer 1 Name

SHOKOUH AZAH SHAFIEE AZAD

Customer 1 Signature

SHOKOUH SHAFIEE AZAD

☐

Submit manually

☐

Signature not required

Date:

03/09/2012



# Business Direct Credit Application Agreement & Personal Guarantee

**WELLS  
FARGO**

Banker Name:

NOONIK TARVERDIAN

Officer/Portfolio Number:

C7627

Date:

10/01/2013

Banker Phone:

310/657-3951

Store Number:

22164

Banker A/U:

0000807

Banker MAC:

E2164-011

## Business/Application Information

Business Name:

SAPENE LLC

Application ID:

SVFP000004694760

Credit Application for:

Wells Fargo Business Platinum card

Amount Requested:

\$50,000

## Acknowledgment & Customer Signature:

By signing below, I certify that I am an owner, partner, member, shareholder, director, and/or officer of the business named above ("Applicant"). I am authorized to submit this application on behalf of the "Applicant" and that all information and documents provided in connection with this application, including federal and state income tax returns (if any), are true, correct and complete. I further certify that this credit request is for my business only, and that all proceeds will be used solely for business or commercial purposes. I authorize Wells Fargo Bank, N.A. ("Bank") to obtain balance and payoff information and requires verification of payoff on all accounts requiring payoff as a condition of approving this application and to obtain at any time consumer and business reports from and to report credit information to others, including the Internal Revenue Service and state taxing authorities, about me and my business, both in connection with this application as well as any review, extension or renewal of the credit granted pursuant to this application. I also authorize Bank to use such information and to share with its affiliates in order to determine whether the business is qualified for other products and services offered by Bank and its affiliates. I agree to notify Bank promptly of any material change in such information. I acknowledge that (i) this application is subject to final approval of the Applicant and its owners, and that (ii) additional information (e.g., financial statements, tax returns and/or IRS Form 4506-T Request for Transcript of Tax Return) may be required in order for Bank to make a final credit decision. A facsimile of my signature, in any capacity, may be used as evidence of the Applicant's acceptance of these agreements. Note: Except in Arizona, if the business owner is married, a spouse's signature is not required unless he or she is the co-owner of the business. If the Applicant is a legal entity, all owners listed on this application are asked to sign below and include their titles.

**NON-PROFIT NOTICE AND DISCLAIMER:** Not-for-profit organizations are not eligible for the Secured BusinessLine line of credit. If the applicant is a not-for-profit organization recognized by and in good standing with the Internal Revenue Service, the personal guaranty of the signer is not required, and the personal guaranty paragraph below shall have no force or effect.

For Wells Fargo BusinessLine, Wells Fargo Secured BusinessLine, Wells Fargo Equipment Express, Wells Fargo Business Platinum card, Wells Fargo Business Secured card, Wells Fargo Small Business Advantage Line of Credit and Wells Fargo BusinessLoan applicants: By signing below, I agree on behalf of the Applicant to be bound by the terms of the Customer Agreement, Wells Fargo Business Lending Confirmation Letter (where applicable) and other written documentation that will be sent to Applicant and to pay Bank's costs and attorneys' fees in enforcing the Customer Agreement and other written documentation. I further agree that use of any feature of the BusinessLine line of credit, Equipment Express loan, Wells Fargo Business Platinum card, Wells Fargo Business Secured card, Wells Fargo Small Business Advantage line of credit or Wells Fargo BusinessLoan term loan may be used as evidence of the foregoing authorizations, acceptances, and agreements. For the Equipment Express loan, interest charges will start from the date we issue the check to fund the loan(s). For unsecured Wells Fargo Business Platinum card, Wells Fargo BusinessLine, Wells Fargo Equipment Express, Wells Fargo Small Business Advantage Line of Credit and Wells Fargo BusinessLoan, if approved, I agree to accept the actual credit amount granted which may be less than the preferred amount. If the actual credit granted is less than the preferred amount, individual credit lines will be reduced proportionately. For the Wells Fargo Secured BusinessLine and Wells Fargo Business Secured card, I acknowledge that it will be a condition for granting the credit facility that it be secured by an eligible CD/Savings account (Wells Fargo Secured BusinessLine) or deposit account (Wells Fargo Business Secured Card) maintained with Bank in an amount equal to or greater than the actual credit granted. For the Wells Fargo BusinessLoan term loan, I authorize Wells Fargo to distribute the loan proceeds electronically into credit and/or deposit accounts I designate, or to distribute the proceeds via check to the address listed herein. I acknowledge that the check will be valid for only 30 days after issuance, and agree that the Applicant will be held responsible for funds that are received, regardless of who deposits or negotiates the check.

By signing below, I also, in my individual capacity (even though I may place a title or other designation next to my signature), jointly and severally unconditionally guarantee and promise to pay to Bank all indebtedness of the Applicant at any time arising under or relating to any credit requested through this application, as well as any extensions, increases or renewals of that indebtedness. As guarantor, I waive (i) any requirement that Bank (A) proceed against Applicant or any other person; (B) marshal assets or proceed against or exhaust any security held from any Applicant or any other person; (C) give notice of the terms, time and place of any public or private sale or other disposition of personal property security held from any of the Applicants or any other person; (D) take any other action or pursue any other remedy in Bank's power; or (E) make any presentment, demand, protest, notice of protest, and notice of non-payment hereunder or in connection with any obligations or evidences of indebtedness held by Bank as security for or which constitute in whole or in part the Indebtedness guaranteed hereunder; (ii) any defense arising by reason of any defense of the Applicant or other guarantor; and (iii) the right to require Bank to proceed against the Applicant or any other guarantor, to pursue any remedy in connection with the guaranteed indebtedness, or to notify guarantor of any additional indebtedness incurred by the Applicant, or of any changes in the Applicant's financial condition. I also authorize Bank, without notice or prior consent, to (i) extend, modify, compromise, accelerate, renew, increase

Manual Submission Instructions:

Fax all pages of the signed form to

Business Direct at 1-866-814-7729.

Scanner enabled store: should scan



BBG5370 (2-13 SVP)

2W02-000596865296-01

Page 1 of 2  
Wells Fargo Confidential



**Acknowledgment & Customer Signature (Continued):**

or otherwise change the terms of the guaranteed indebtedness; (ii) proceed against one or more guarantors without proceeding against the Applicant or another guarantor; and (iii) release or substitute any party to the indebtedness or this guaranty; and (iv) take and hold security for the payment of this Guaranty or the Indebtedness of Applicant or any portion thereof, and exchange, enforce, waive, subordinate or release any such security; (c) apply such security and direct the order or manner of sale thereof, including without limitation, a non-judicial sale permitted by the terms of the controlling security agreement, as Bank in its discretion may determine, and Guarantor hereby waives any provision of law regarding application of payments which specifies otherwise. I agree (i) I will pay Bank's costs and attorneys' fees in enforcing this guaranty (ii) this guaranty will be governed by South Dakota law; and (iii) this guaranty shall benefit Bank and its successors and assigns; and (iv) an electronic facsimile of my signature, in any capacity, may be used as evidence of my agreement to the terms of this guaranty.

**Optional Credit Protection Program:** This program will cancel debt on your *BusinessLine* and/or *Secured BusinessLine* if you are unable to work due to a major event as described in the Terms and Conditions for the Credit Protection program that will be provided to you. The debt cancellation will be a fixed benefit payment equal to 5% of the balance plus the Credit Protection service fee on the statement immediately following the covered event. It is not a waiver of any amounts due on your credit account(s). You agree to pay the monthly Credit Protection fees (\$0.35/\$100 of average daily balance) as charged based on the average daily balance for the Primary Account and all Linked accounts. If Credit Protection fees are not paid each month, fees will become part of the account balance and interest will accrue. In order to be eligible for debt cancellation, you must have met the eligibility requirements and be enrolled for 30 days before the benefit amount is requested and approved. Once you have enrolled, you will receive a complete Terms and Conditions for the Credit Protection Program. Please read it and keep for future reference.

**Telephone Monitoring And Contacting You:** From time to time Bank may monitor and record telephone calls regarding your Account to assure the quality of our service. You agree, in order for Bank to service the Account or to collect any amounts you may owe, that we may from time to time make calls and send text messages to you, using prerecorded/artificial voice messages and/or through the use of an automatic dialing device, at any telephone number associated with your account, including mobile telephone numbers that could result in charges to you. You also expressly consent to Bank sending email messages regarding your Account to your email address.

**New Account Identification Requirements:** To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Owner/Guarantor/Signer 1 Name

PEGAH SADRHASHEMINEJAD


Position/Title:

partner

Customer Number (ECN):

228421802054710

Owner/Guarantor/Signer 1 Signature


☐ Submit manually☐ Signature not required

Date:

10/01/2013

Owner/Guarantor/Signer 2 Name

ALI SADR


Position/Title:

partner

Customer Number (ECN):

700499054641634

Owner/Guarantor/Signer 2 Signature


☐ Submit manually☐ Signature not required

Date:

10/01/2013

**Manual Submission Instructions:**

Fax all pages of the signed form to  
Business Direct at 1-866-814-7729.  
Scanner enabled store: should scan



2W02-000596865296-02





HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 From January 25, 2010 to February 25, 2010

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$0.00
Payments	-
Other Credits	\$775.40
Purchases/Debits	\$838.99
Balance Transfers	\$0.00
Cash Advances	\$0.00
Post Date Amount	\$0.00
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>
New Balance	\$63.59
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$9,936.41
Statement Closing Date	February 25, 2010
Days in Billing Cycle	31

Payment Information	
New Balance	\$63.59
Minimum Payment Due	\$15.00
Payment Due Date	March 22, 2010
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...
Only the minimum Payment	5 Months \$65
And you will end up paying an estimated total of...	
If you would like information about credit counseling services call 1-866-560-2227.	

## Questions?

 24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Collect  
 TD/Dispute Inquiries

 1-888-682-4722  
 1-800-327-4234  
 1-716-641-6866  
 1-800-633-3392

 Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
 Billing Inquiries: HSBC Card Services, PO Box 80029, Salina, CA 93912-0029  
 Manage Your account online at [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				
Payments/Refunds/Credits				
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
01/26/10	03/03/10	RETAIL CREDIT ADJUSTMENT	0589-03FEB10 (01-01)000	-\$160.00
01/26/10	02/03/10	RETAIL CREDIT ADJUSTMENT	0590-03FEB10 (01-01)000	-\$615.40
<b>Total Payment For This Period</b>				<b>\$-775.40</b>
Purchases/Debits				
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number
01/26/10	03/29/10	REVOLVE CLOTHING.COM LA MIRADA CA		MT100280103000046290272
01/26/10	01/29/10	UNITED SAN ANTONIO TX NAME: SADRABEGARH CTY OF ORON ROC TRVL DT: 020910 CTY DEST: IAD SVC PRVD: UA FARE TYPE: E STOPOVER: O		MT100280103000046206136
<b>Transaction Total</b>				<b>\$615.40</b>
02/18/10	02/20/10	TALBERT'S ICE & SEVERA BETHESDA MD		MT100510103000046219614
<b>Total Purchases For This Period</b>				<b>\$838.99</b>

Details and terms subject to credit review with your payment.

18010 2 27 000000011 0 27010 0 4 17010001

See reverse side for important information.


 Account Number: 5451-9846-6428-2280  
 New Balance: \$63.59  
 Minimum Payment Due: \$15.00  
 Payment Due Date: 03/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

 180  
 AMOUNT  
 ENCLOSED

 ALI SADR  
 7117 HATELLI WOODS LN  
 BETHESDA MD 20817-3827

 HSBC CARD SERVICES  
 PO BOX 17332  
 BALTIMORE MD 21297-1332


545198466428228000001500000063592

 GOVERNMENT  
 EXHIBIT  
 495A  
 18 Cr. 224 (AJN)



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 From January 25, 2010 to February 25, 2010

Page 2 of 2

Fees			Reference Number	Amount
Trans Date	Post Date	Description of Fees		
Interest Charged				Amount
Description of Interest Charge				
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2010 Totals Year to Date				
Total fees charged in 2010				\$0.00
Total interest charged in 2010				\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	4,334	Travel on your terms. HSBC Premier World MasterCard reward rewards have no blackout dates, booking fees or seating restrictions.
Points	839	
Bonus Points	839	
Total Points	6,012	

## Customer News

Whether you're shopping in Hanoi or Demnada, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



H8BC Premier World MasterCard Account Statement  
Account Number 3451-9846-6428-2280  
From February 25, 2010 to March 26, 2010

Page 1 of 3

Summary of Account Activity		
Previous Balance		\$63.59
Payments	-	\$850.36
Other Credits	-	\$0.00
Purchases/Debits	+	\$968.70
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fast Cash Amount		\$0.00
<b>Fees Charged</b>	<b>+</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>+</b>	<b>\$0.00</b>
New Balance		\$101.59
Revolving Credit Limit		\$10,000.00
Revolving Credit Available		\$9,818.41
Statement Closing Date		March 26, 2010
Days in Billing Cycle		29

Payment Information	
New Balance	\$181.99
Minimum Payment Due	\$15.00
Payment Due Date	April 22, 2010

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.94%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	13 Months	\$792

If you would like information about credit counseling services call in 1-866-563-2227.

### Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-800-653-4722  
1-800-327-4214  
1-716-841-0806  
1-800-637-9191

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21287-1332

21297-1332  
Billing inquiries: HSBC Card Services, PO Box 80029, Salinas, CA  
93912-0029  
Manage Your account online at [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

### Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
03/09/10	03/10/10	PAYMENT - THANK YOU	6345198006801NE.DX57WCXJ	\$850.36	
Total Payment For This Period				\$850.36	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
03/03/10	03/03/10	Fixed Balance Transfer		3168-02MAR10 @1-010000	\$775.40
03/03/10	03/03/10	MADISON DELI MCLEAN VA		MT1006420104000010266738	\$6.79
03/03/10	03/05/10	DC PARKING METERS WASHINGTON DC		MT1006440105000010193060	\$1.92
03/03/10	03/05/10	DC PARKING METERS WASHINGTON DC		MT1006440105000010193064	\$2.75
03/11/10	03/12/10	AMOC'S HOUSE OF KARAOE MCLEAN VA		MT100710104000010213735	\$98.00
03/11/10	03/13/10	TECHARMOUR MCCLAIN VA		MT1007220105000010213438	\$61.99
Total Purchases For This Period					\$968.76
Fees					
Trans Date	Post Date	Description of Fees	Reference Number	Amount	

Check and return business postage with your payment.

[illegible]

See reverse side for important information



Account Number:	5451-9846-6428-2260
New Balance	\$181.99
Minimum Payment Due	\$15.00
Payment Due Date	04/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the requested due date to ensure timely delivery.

149 AMOUNT  
ENCLOSED

HSSC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



ALI SACR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-2927



545198466428228000001500000181998





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5434 6846 5478 2280  
 From February 25, 2010 to March 26, 2010

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
<b>Total Interest For This Period</b>	<b>\$0.00</b>

2010 Totals Year to Date	
Total fees charged in 2010	\$0.00
Total interest charged in 2010	\$0.00

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	6,204
Points	34
Bonus Points	34
<b>Total Points</b>	<b>6,272</b>

Based on your terms, HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

## Customer News

Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges program! Simply visit [www.privileges.hsbcpremier.com](http://www.privileges.hsbcpremier.com) to find out more.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From March 26, 2010 to April 27, 2010

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$181.99
Payments	\$3,440.13
Other Credits	\$0.00
Purchases/Debits	\$6,826.20
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fast Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$3,568.06
Revolving Credit Limit	\$50,000.00
Revolving Credit Available	\$46,431.94
Statement Closing Date	April 27, 2010
Days in Billing Cycle	32

Payment Information	
New Balance	\$3,568.06
Minimum Payment Due	\$36.00
Payment Due Date	May 22, 2010

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	18 Years	\$6,139
\$115	3 Years	\$4,144 (Savings = \$1,995)

If you would like information about credit counseling services call 1-855-569-2227.

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-562-4722  
1-800-327-4214  
1-716-841-0866  
1-800-655-0592

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions		Payments/Refunds/Credits	
Trans Date	Post Date	Description of Transaction or Credit	Reference Number
04/19/10	04/19/10	PAYMENT - THANK YOU	5345198010901KX2XZ01983
		<b>Total Payment For This Period</b>	
			\$3,440.13
		Purchases/Debits	
Trans Date	Post Date	Description of Transaction or Credit	Reference Number
04/04/10	04/05/10	MADINAT JUM - F&B DUBAI UAE	MT10096010000010216811
		04/04/10 162.00 AED	
04/06/10	04/07/10	COSTA DUBAI UAE	MT100970108000010163107
		04/06/10 28.00 AED	
04/07/10	04/08/10	COSTA DUBAI UAE	MT100980101000010211895
		04/07/10 28.00 AED	
04/07/10	04/09/10	EMIRATES DUBAI ARE	MT100990101000010069735
		NAME: SADRIASHIMENEJADSEY	
		CTY OF ORGN: DGB TRVL DT: 041011	
		CTY DEST: GRU SVC PRVDR: EK	

Check and enter balance parties with your payment.

143512 17 800000411 0 21297 0 4 1536 P443

See reverse side for important information



Account Number: 5451-9846-6428-2280  
New Balance \$3,568.06  
Minimum Payment Due \$36.00  
Payment Due Date 05/22/2010

Include account number on check to HSBC Card Services. Do not mail cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

180 AMOUNT  
ENCLOSED

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



545198466428228000003600003568064



HSBC PREMIER WORLD MASTERCARD



**HSBC Premier World MasterCard Account Statement**  
Account Number 5431-8886-6428-2280  
From March 26, 2010 to April 27, 2010

Page 2 of 3

		FARE TYPE: Y STOPOVER:		\$1,963.65
		<b>Transaction Total</b>		
	04/07/10	6845.00 AED		
		NAME: SADR HASHEM NEJAD'S		
		CTY OF ORGN: DXB TRVL DT: 041011		
		CTY DEST: GRU SVC PRVDR: EK		
		FARE TYPE: Y STOPOVER:		
		<b>Transaction Total</b>		\$0.00
04/09/10	04/10/10	THRIFTY CAR RENTAL DUBAI UAE	MT90000010000010230725	\$92.95
	04/09/10	341.32 AED		
04/06/10	04/12/10	WWW.SKYPE.COM INTERNET	MT10102009000010255536	\$12.99
		LUX		
04/10/10	04/13/10	TAM 05054775997 TX	MT101000000000010775928	
		NAME: SADR HASHEM NEJAD'S		
		CTY OF ORGN: GRU TRVL DT: 041510		
		CTY DEST: CCS SVC PRVDR: JI		
		FARE TYPE: H STOPOVER:		
		<b>Transaction Total</b>		\$512.00
04/12/10	04/13/10	33 Y Y SFP SAO PAULO BRA	MT3050000107000010181151	\$588.37
	04/12/10	1038.00 BRL		
04/14/10	04/15/10	GALETOS-WIR LI OF SAO PAULO	MT101050107000010560059	\$74.41
		BRA		
	04/16/10	129.58 BRL		
04/22/10	04/22/10	HOTELS.COM US 800-219-4606 WA	MT101120100000010132249	\$239.83
04/21/10	04/23/10	PROGRESSIVE INS 800-888-7764 OH	MT101130103000010226079	\$321.66
04/23/10	04/24/10	LIAT 1974 LIMITED Without Addr ATG	MT101140099000010228702	\$78.20
04/24/10	04/26/10	HOTELS.COM US 800-219-4606 WA	MT101160101000010790866	\$160.00
04/24/10	04/26/10	HOTELS.COM US 800-219-4606 WA	MT101160101000010790868	\$581.91
04/24/10	04/26/10	BWIA INTERNET NY	MT101160101000010820359	
		NAME: S. SADR HASHEM		
		CTY OF ORGN: CCS TRVL DT: 042210		
		CTY DEST: POS SVC PRVDR: BW		
		FARE TYPE: Y STOPOVER:		
		<b>Transaction Total</b>		\$482.10
04/24/10	04/26/10	CARIBBEAN DRINKS INC ST KITTS	MT101160104000010241362	\$64.00
		KNA		
04/24/10	04/26/10	DUTY FREE PLAZA BASSETERRE	MT101160104000010241364	\$180.00
		KNA		
04/21/10	04/27/10	WWW.SKYPE.COM INTERNET	MT101170102000010211373	\$30.00
		LUX		
04/22/10	04/27/10	ALLIED HOTELS LTD PORT OF SPAIN	MT101170100000010207132	\$35.46
		TTO		
04/23/10	04/23/10	LIAT 1974 LIMITED Without Addr ATG	MT101170102000010224353	\$395.40
04/24/10	04/23/10	MEDEASTA 0767894750 Beirut NY	MT101170101000010098698	
		NAME: SADR HASHEM NEJAD'S		
		CTY OF ORGN: LHR TRVL DT: 042910		
		CTY DEST: BEY SVC PRVDR: ME		



HSBC PREMIER WORLD MASTERCARD



Page 3 of 3

 HSBC Premier World MasterCard Account Statement  
 Account Number 3431-9846-6428-2280  
 From March 26, 2010 to April 27, 2010

FARE TYPE: K STOPOVER:				
Transaction Total				\$839.50
Total Purchases For This Period				\$4,826.20
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2010 Totals Year to Date				
Total fees charged in 2010				\$0.00
Total interest charged in 2010				\$0.00

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary			
Previous Points	6,378	Based on your terms HSBC Premier World MasterCard reward points have no blackout dates, booking fees or seating restrictions.	
Points	8,817		
Bonus Points	6,817		
Total Points	19,912		

Customer News	
Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges program! Simply visit <a href="http://www.privileges.hsbcpremium.com">www.privileges.hsbcpremium.com</a> to find out more.	



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 From April 23, 2010 to May 28, 2010

Page 1 of 4

Summary of Account Activity	
Previous Balance	\$3,568.06
Payments	\$4,590.85
Other Credits	\$1,110.31
Purchases/Debits	\$8,521.97
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$6,388.87
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$3,611.13
Statement Closing Date	May 28, 2010
Days in Billing Cycle	31

Payment Information	
New Balance	\$6,388.87
Minimum Payment Due	\$64.00
Payment Due Date	June 22, 2010

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 29.34%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	23 Years	\$11,308
\$200	3 Years	\$7,420 (Savings = \$3,888)

If you would like information about credit counseling services call 1-866-369-2227.

## Questions?

 24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Collect  
 TDD/Hearing Impaired

 1-888-662-4722  
 1-800-327-4214  
 1-715-841-6866  
 1-800-633-8382

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
05/01/10	05/01/10	PAYMENT - THANK YOU	054519801121013022915CV39	-\$4,590.85	
05/03/10	05/03/10	HOTELS.COM US 800-219-8505 WA	MT10123010700010130933	-\$328.81	
05/13/10	05/14/10	MIDRSTA 0367884750 Beirut NY	MT10034010300010072939	-\$789.50	
Total Payment For This Period				-\$5,709.16	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
04/23/10	04/28/10	PIZZA BOYS - DELI PIARCO TTD		MT10118001000001028621	\$3.69
	04/23/10	36.00 TTD			
04/28/10	04/28/10	HOTELS.COM US 800-219-8505 WA		MT30018010800010158751	\$173.34
04/24/10	04/29/10	MARRIOTT ST KITTIS KONA		MT300190101000010073322	
		MARCH INVE: 000003431			
		ARRVL DT: 042410 DEPT DT: 042410			
		MARCH FLE8694641200			
		PROPERTY FLE 8094661200			
Transaction Total				\$13.30	

Detach and attach below portion with your payment.

1400502 27 000000011 0 ATM300 D 0 10400 25001

See reverse side for important information.



Account Number: 5451-9846-6428-2280

New Balance \$6,388.87

Minimum Payment Due \$64.00

Payment Due Date 06/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

 140  
 AMOUNT  
 ENCLOSED

 ALI SADR  
 7117 NATELLI WOODS LN  
 BETHESDA MD 20817-3927

 HSBC CARD SERVICES  
 PO BOX 17332  
 BALTIMORE MD 21297-1332


545198466428228000006400006388876





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From April 27, 2010 to May 28, 2010

Page 2 of 4

04/24/10	04/29/10	MARRIOTT ST KITTS KNA	MT1011901000001007333	
		MERCH INVR: 000005431		
		ARRVL DT: 042410 DEPT DT: 042410		
		MERCH PH: 8094661200		
		PROPERTY PH: 8094661200		
		<b>Transaction Total</b>		\$6.00
04/25/10	04/29/10	MARRIOTT ST KITTS KNA	MT10119010100001007331	
		MERCH INVR: 000005431		
		ARRVL DT: 042510 DEPT DT: 042510		
		MERCH PH: 8094661200		
		PROPERTY PH: 8094661200		
		<b>Transaction Total</b>		\$26.50
04/27/10	04/29/10	MEDIASTA 0767885370 Beirut NY	MT101190101000010071741	
		NAME: SADI HASHEMI NEIADIS		
		CTY OF ORGN: LHR TRVL DT: 042910		
		CTY DEST: BEY SVC PROVID: ME		
		FARE TYPE: Q STOPOVER:		
		<b>Transaction Total</b>		\$592.50
04/29/10	04/30/10	The Season's Geneva 15 CHE	MT101200102000010073140	
		04/29/10 129.00 CHF		\$118.89
04/29/10	04/30/10	Gros Pointeur CHOD Geneva CHE	MT101200102000010073143	
		<b>Transaction Total</b>		\$83.37
04/29/10	05/01/10	MARRIOTT ST KITTS KNA	MT101210103000010074130	
		MERCH INVR: 000005431		
		ARRVL DT: 042910 DEPT DT: 042910		
		MERCH PH: 8094661200		
		PROPERTY PH: 8094661200		
		<b>Transaction Total</b>		\$358.89
04/27/10	05/03/10	WWW.SKYPE.COM INTERNET	MT101230100000010075172	
		LUX		\$10.00
04/27/10	05/03/10	WWW.SKYPE.COM INTERNET	MT101230100000010075173	
		LUX		\$10.00
05/02/10	05/03/10	HOTELS.COM US 800-219-4606 WA	MT101230099000010073289	
		<b>Transaction Total</b>		\$145.31
05/02/10	05/03/10	HOTELS.COM US 800-219-4606 WA	MT101230099000010073290	
		<b>Transaction Total</b>		\$1,769.08
05/02/10	05/03/10	HOTELS.COM US 800-219-4606 WA	MT101230099000010073292	
		<b>Transaction Total</b>		\$554.75
05/03/10	05/04/10	THE COPTICUSNE TARA LONDON	MT101240102000010231948	
		GBR		\$22.83
		05/03/10 15.69 GBP		
05/06/10	05/06/10	HOTELS.COM US 800-219-4606 WA	MT101260108000010076403	
		<b>Transaction Total</b>		\$170.16
05/05/10	05/07/10	Hôtel de la Paix Genève CHE	MT101270102000010063450	
		05/05/10 4102.00 CHF		\$3,697.33
05/03/10	05/10/10	WWW.SKYPE.COM INTERNET	MT101300100000010082747	
		LUX		\$12.95
04/23/10	05/11/10	ROYAL CASTLE LI PIARCO TTO	MT101310101000010251814	
		04/23/10 29.59 TTD		\$4.69
05/14/10	05/13/10	BETTER LIFE DUBAI UAE	MT101370098000010801792	
		05/14/10 499.00 AED		\$135.86

04/27/10 27 0000000011 0 370711 0 6 11:39 PM



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6128-2280  
 From April 27, 2010 to May 28, 2010

Page 3 of 4

05/15/10	05/17/10	KMAL SALCON DUBAI UAE	MT101370098000010034812	\$20.42
	05/15/10	73.00 AED		
05/15/10	05/13/10	MASSIMO DUTTI-FAZA TRA DUBAI UAE	MT101370101000010247246	\$51.46
	05/15/10	189.00 AED		
05/19/10	05/20/10	SANAM R.A.C - RTA FINE DUBAI ARE	MT101400103000010216582	\$50.38
	05/19/10	181.00 AED		
05/19/10	05/20/10	SANAM RENT A CAR DUBAI ARE	MT101400103000010216183	\$356.74
	05/19/10	1288.00 AED		
05/19/10	05/20/10	DRIFTWOOD BASSETTERIE KMA	MT101400103000010220478	\$34.76
	05/19/10	93.45 XCD		
05/20/10	05/21/10	HALCYON COVE HOTEL ANTIGUA ATG	MT101410110000010187808	
		MERCH INVR: 000001451		
		ARRVL DT: 052010 DEPT DT: 052010		
		MERCH PH: 8094620271		
		PROPERTY PSE: 8094620271		
		Transaction Total		\$49.29
	05/29/10	132.50 XCD		
		MERCH INVR: 000001451		
		ARRVL DT: 052010 DEPT DT: 052010		
		MERCH PH: 8094620271		
		PROPERTY PSE: 8094620271		
		Transaction Total		\$0.00
05/27/10	05/28/10	SANAM R.A.C - RTA FINE DUBAI ARE	MT101480103000010240927	\$50.37
	05/27/10	183.00 AED		
		Total Purchases For This Period		\$8,521.97
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
		Description of Interest Charge		Amount
		INTEREST CHARGE ON CASH ADVANCES		\$0.00
		INTEREST CHARGE ON PURCHASES		\$0.00
		INTEREST CHARGE ON BALANCE TRANSACTIONS		\$0.00
		Total Interest For This Period		\$0.00
2010 Totals Year to Date				
Total fees charged in 2010				\$0.00
Total interest charged in 2010				\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 3431-9545-6428-2360  
 From April 27, 2019 to May 26, 2019

Page 4 of 4

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	21,958
Points	1,601
New Points	1,601
<b>Total Points</b>	<b>34,794</b>

Based on your latest HSBC Premier World MasterCard travel rewards have no travel and  
 other, banking and or other restrictions.

## Customer News

Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges programme! Simply visit  
[www.privileges.hsbcpremier.com](http://www.privileges.hsbcpremier.com) to find out more.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From May 28, 2010 to June 27, 2010

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$6,388.87
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$2,379.29
Balance Transfers	\$0.00
Cash Advances	\$0.00
Post Due Amount	\$64.00
<b>Fees Charged</b>	<b>\$35.00</b>
<b>Interest Charged</b>	<b>\$66.46</b>
New Balance	\$8,869.62
Revolving Credit Limit	\$30,000.00
Revolving Credit Available	\$1,130.38
Statement Closing Date	June 27, 2010
Days in Billing Cycle	30

Payment Information	
New Balance	\$8,869.62
Minimum Payment Due	\$255.00
Payment Due Date	July 22, 2010
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay--	You will pay off the balance shown on this statement in about--
Only the minimum Payment	26 Years
\$386	\$15,716
	3 Years
	\$10,301 (Savings = \$5,415)
If you would like information about credit counseling services call 1-866-569-2227.	

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA, Collect  
TOD/Traveling Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-6866  
1-800-455-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80039, Salina, CA 91912-0039  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-6967 TODAY TO MAKE YOUR PAYMENT. THANK YOU

Transactions		Purchases/Debits		Reference Number		Amount
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type			
05/28/10	05/31/10	SANAM RENT A CAR DUBAI ARE		MT10151010000010249221		\$272.27
		05/29/10 1000.00 AED				
05/28/10	05/31/10	SANAM RENT A CAR DUBAI ARE		MT10151010000010249222		\$128.49
		05/29/10 471.52 AED				
06/05/10	06/07/10	TAM 00054775997 GA		MT101580101000010854408		
		NAME: SADERHABEMNEJAD/BEY				
		CTY OF ORGN: CCS TRVL DT: 060610				
		CTY DEST: GRU SVC PRVDR: JJ				
		FARE TYPE: E STOPOVER: O				
		<b>Transaction Total</b>				\$1,120.50
06/06/10	06/07/10	SANAM R A C SALIK DUBAI ARE		MT101580101000010252949		\$138.86
		06/06/10 510.00 AED				
06/09/10	06/09/10	WWW.SKYPE.COM INTERNET		MT101600502000010243524		\$12.95
		LUX				

Details and more below please with your payment

04829 3 27 0000000113 01 070710 D 6 2504 0401

See reverse side for Important Information



Account Number: 5451-9846-6428-2280  
New Balance: \$8,869.62  
Minimum Payment Due: \$255.00  
Payment Due Date: 07/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT  
ENCLOSED

ALI SAQR  
7117 HATELL WOODS LN  
BETHESDA MD 20817-3927



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HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 From May 28, 2010 to June 27, 2010

Page 2 of 2

06/15/10	06/16/10	ERMEGENILDO ZEONA SAO PAULO BRA	MT101670109000010210399	\$657.89
	06/15/10	1185.00 BRL		
06/22/10	06/24/10	HILTON CURACAO-PRINT DS WILLEMSTAD ANT	MT1001750102000010215871	\$48.33
<b>Total Purchases For This Period</b>				\$2,379.29
<b>Fees</b>				
<b>Trans Date</b>	<b>Post Date</b>	<b>Description of Fees</b>	<b>Reference Number</b>	<b>Amount</b>
06/22/10	06/23/10	LATE CHARGE ASSESSMENT	10000004110000999647120	\$35.00
<b>Total Fees For This Period</b>				\$35.00
<b>Interest Charged</b>				
<b>Description of Interest Charge</b>				<b>Amount</b>
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$66.46
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
<b>Total Interest For This Period</b>				\$66.46
<b>2010 Totals Year to Date</b>				
Total fees charged in 2010				\$35.00
Total interest charged in 2010				\$66.46

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$8,093.67	\$66.46
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

**HSBC PREMIER REWARDS Summary**

Premium Points	14,746	Get exciting special for members special. View your Rewards Points earned right now. Call 1-888-442-2882 or visit for details.
Points	2,138	
Bonus Points	2,138	
<b>Total Points</b>	<b>19,022</b>	

**Customer News**

Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges program! Simply visit [www.privileges.hsbcpremier.com](http://www.privileges.hsbcpremier.com) to find out more.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From June 27, 2010 to July 28, 2010

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$8,869.62
Payments	\$16,108.66
Other Credits	\$0.00
Purchases/Debits	\$11,004.36
Balance Transfers	\$0.00
Cash Advances	\$8.08
Fast Lane Amount	\$0.00
Fees Charged	\$5.00
Interest Charged	\$0.09
New Balance	\$3,770.41
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$6,229.59
Statement Closing Date	July 28, 2010
Days in Billing Cycle	31

Payment Information	
New Balance	\$3,770.41
Minimum Payment Due	\$38.00
Payment Due Date	August 22, 2010

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	19 Years	\$6,518
\$122	3 Years	\$4,379 (Savings = \$2,139)

If you would like information about credit counseling services call 1-866-569-2227.

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salina, CA 93912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Refunds/Credits					
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount
07/11/10	07/12/10	PAYMENT - THANK YOU		65451980192017V7H2Q59KVD	-\$8,882.57
07/26/10	07/26/10	PAYMENT - THANK YOU		65451980207013Q3QBRWJZY	-\$7,226.09
Total Payment For This Period					-\$16,108.66
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
07/03/10	07/09/10	WWW.SKYPE.COM INTERNET LUX		MT101900102000010090886	\$12.95
07/14/10	07/15/10	TRAVELEX & CO. LLC MUSCAT MCT		MT301960102000010071740	\$8.08
	07/23/10	430.09 TRY			
07/23/10	07/23/10	CESME DALYAN KORFEZ REZMER TUR		MT102040103000010086069	\$296.01
07/23/10	07/23/10	TUVAL SANAT GALEBISI IZMIR TUR		MT102040103000010086074	\$402.58
07/23/10	07/23/10	MPCESME ECZANESI IZMIR TUR		MT102040104000010236200	\$14.14
	07/23/10	20.28 TRY			

Check and return bottom portion with your payment.

10892 5 27 000100011 0 324721 0 4 00000000

See reverse side for Important Information



Account Number: 5451-9846-6428-2280  
New Balance \$3,770.41  
Minimum Payment Due \$38.00  
Payment Due Date 08/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SADR  
7117 NATELI WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



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HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5431-8866-6428-2280  
 From June 27, 2010 to July 31, 2010

Page 2 of 2

07/23/10	07/24/10	IZMIR CESME MARINA-CAR IZMIR TUR	MT102000100000010083546	\$13.95
07/23/10	07/24/10	IZMIR CESME MARINA-CAR IZMIR TUR	MT102000100000010083547	\$467.81
07/23/10	07/24/10	TAKSIM OTELCELIK - RAD IZMIR      TUR	MT102000100000010083556	\$6,079.11
	07/25/10	487.50 TRY		
07/25/10	07/26/10	MARINA YACHT CLUB      MUOLA      TUR	MT102000100000010239114	\$322.46
07/27/10	07/28/10	MARINA YACHT CLUB      MUOLA      TUR	MT102000100000010239172	\$906.77
07/27/10	07/28/10	KEMPINSKI AYSEN TURZA MUOLA TUR	MT102000100000010239173	\$3,341.09
Total Purchases For This Period				\$11,004.36
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
07/15/10	07/15/10	CASH FEE FINANCE CHARGE	10000004110000999634150	\$5.00
Total Fees For This Period				\$5.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2010 Totals Year to Date				
Total fees charged in 2010			\$40.00	
Total interest charged in 2010			\$66.55	

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 30001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$4.93	\$0.09
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
v-Variable Rate			

## HSBC PREMIER REWARDS Summary

Previous Points	37,024
Points	10,998
Bonus Points	10,998
<b>Total Points</b>	<b>42,816</b>

Based on your terms, HSBC Premier World MasterCard reward example based on historical data, including time or other restrictions.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From July 28, 2010 to August 27, 2010

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$3,770.41
Payments	\$7,170.41
Other Credits	\$0.00
Purchases/Debits	\$8,693.37
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fee Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$5,293.37
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$4,706.63
Statement Closing Date	August 27, 2010
Days in Billing Cycle	30

Payment Information	
New Balance	\$5,293.37
Minimum Payment Due	\$53.00
Payment Due Date	September 22, 2010
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay --	You will pay off the balance shown on this statement in about --
Only the minimum Payment	22 Years
\$171	3 Years
	\$6,148 (Savings = \$1,133)
If you would like information about credit counseling services call 1-855-569-2227.	

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Comide USA Collect  
TDCHewing Impaired

1-888-662-4722  
1-800-327-4214  
1-715-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Refunds/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
07/30/10	07/30/10	PAYMENT - THANK YOU	6545198021101ELWPY3938Z	-\$3,770.41	
07/30/10	07/31/10	PAYMENT THANK YOU	45451980211014126230693	-\$3,400.00	
Total Payment For This Period				-\$7,170.41	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
		07/29/10 3BEE TO TRY			
07/29/10	07/30/10	FERRITELCILEK VE TURK ISTANBUL TURK		MT102110100000010083694	\$2,586.83
07/29/10	07/30/10	THY - WWW.THY.COM ISTANBUL TURK		MT102110100000010084709	\$734.88
07/29/10	07/30/10	THY-DES RAT JATIS OFIS ISTANBUL TURK		MT102110100000010084706	\$330.40
07/30/10	08/02/10	HOTEL GALLIES MILANO ITA		MT102140000000010031119	\$349.51
		07/30/10 \$4.00 CHF			
07/30/10	08/03/10	Cafe Rot Tontonn ANDERMATT CHE		MT102150000000010238663	\$80.87

Details and terms below apply with your payment.

118102 27 00000011 0 32N75 0 6 12475 0021

See reverse side for important information.



Account Number: 5451-9846-6428-2280  
New Balance \$5,293.57  
Minimum Payment Due \$53.00  
Payment Due Date 09/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT  
ENCLOSED

HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332

ALI SADR  
7117 NATELLI WOODS LN  
DETHESDA MD 20817-0027



545198466428228000005300005293575





HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9845-6428-2280  
 From July 28, 2010 to August 27, 2010

Page 1 of 3

07/31/10	08/03/10	Hotel Hoffe	ALTDORFUR CHE	MT102150103000010238666	\$163.66
07/31/10	08/03/10	The River House	ANDERMATT CHE	MT102150103000010238674	\$413.84
08/01/10	08/03/10	Hotel Alligna	Kloten CHE	MT102150104000010085021	\$120.34
07/31/10	08/05/10	SWISS AIR	SAN ANTONIO NY	MT100170104000010229192	
		NAME: SADR HASHEMI/ALI CTY OF ORGN: ZRH TRVL DT: 080110 CTY DEST: UNB SVC PRVDR: LX FARE TYPE: STOPOVER			
		<b>Transaction Total</b>			
					\$1,383.90
08/04/10	08/05/10	PFENDT AIRPORT OPTIC	FRANKFURT DEU	MT102170110000010175862	\$221.99
08/03/10	08/09/10	SKYPE	44572835190 GBR	MT102210101000010899197	\$12.95
08/13/10	08/16/10	PROGRESSIVE INS	800-888-7764 CHI	MT102280102000010265472	\$1,198.00
		08/19/10	43.00 TRY		
08/19/10	08/20/10	DISEM COLOR	KADIKOY/ISTAN TUR	MT102320104000010260429	\$30.18
		08/20/10	1250.00 TRY		
08/20/10	08/23/10	EDGE TURISM OBO	ISTANBUL TUR	MT102350100000010899097	\$829.57
		08/24/10	95.00 TRY		
08/24/10	08/25/10	DOUUS CENTER	KADIKOY/ISTAN TUR	MT102370105000010253445	\$62.87
08/24/10	08/25/10	DOUUS CENTER	KADIKOY/ISTAN TUR	MT102370103000010253446	\$62.87
		08/24/10	16.66 TRY		
08/24/10	08/26/10	A.T.U TURIZMUSKUS A3	ISTANBUL TUR	MT102380102000010064501	\$10.89
		<b>Total Purchases For This Period</b>			
					\$8,693.57
<b>Fees</b>					
<b>Trans Date</b>	<b>Post Date</b>	<b>Description of Fees</b>		<b>Reference Number</b>	<b>Amount</b>
		<b>Interest Charged</b>			
		<b>Description of Interest Charge</b>			<b>Amount</b>
		INTEREST CHARGE ON CASH ADVANCES			\$0.00
		INTEREST CHARGE ON PURCHASES			\$0.00
		INTEREST CHARGE ON BALANCE TRANSFERS			\$0.00
		<b>Total Interest For This Period</b>			\$0.00
<b>2010 Totals Year to Date</b>					
Total fees charged in 2010				\$60.00	
Total interest charged in 2010				\$66.55	

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-8865-5128-2280  
 From July 28, 2016 to August 27, 2016

Page 3 of 3

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 30001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	81,818	If you are in a giving mood, consider using your Rewards Points toward a charity donation, gift to a loved one or a gift to the nation's youth.
Points	8,410	
Bonus Points	8,410	
Total Points	79,236	

## Customer News

Your HSBC Premier World MasterCard has no preset spending limit. Because you never know when you might find just the right painting for your manor. Or be invited to go heli-skiing in Alberta. Or discover that you need twelve 6-clubs to the basketball game. See your HSBC Premier World MasterCard Terms and Conditions brochure for complete details.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From August 27, 2010 to September 27, 2010

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$5,293.37
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$2,191.61
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$53.00
Fees Charged	\$25.00
Interest Charged	\$58.96
New Balance	\$7,569.14
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$2,430.86
Statement Closing Date	September 27, 2010
Days in Billing Cycle	31

Payment Information	
New Balance	\$7,569.14
Minimum Payment Due	\$213.00
Payment Due Date	October 22, 2010
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...
Only the minimum Payment	24 Years \$13,357
\$244	3 Years \$8,791 (Savings = \$4,566)
If you would like information about credit counseling services call 1-866-563-2227.	

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-665-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Service, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Service, PO Box 80929, Salinas, CA 95912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU!

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
08/27/10	08/28/10	ISTANBUL MAREKOTI HOTEL ISTANBUL TUR		MT102400102000010242437	\$1,451.03
09/03/10	09/08/10	SEYTE 44879835190 GDR		MT302550102000010092366	\$12.95
09/13/10	09/14/10	HOTEL TAMANACO CARACAS 111		MT302570104000010236842	\$53.29
09/21/10	09/22/10	ARMANI JEANS 126 MILANO ITA		MT103650110000010180486	\$132.36
09/21/10	09/22/10	SALVATORE FERRAGAMO 100 MILANO ITA		MT103650110000010180499	\$255.59
09/23/10	09/24/10	Adventure & Casual Flugelma Wia AUT		MT302670104000010243644	\$286.37
<b>Total Purchases For This Period</b>					\$2,191.61

Check and credit history portion with your payment.

100001 27 000000001 0 00000 0 0 00000000

See reverse side for important information



Account Number: 5451-9846-6428-2280  
New Balance \$7,569.14  
Minimum Payment Due \$213.00  
Payment Due Date 10/22/2010

Include account number on check to HSBC Card Service. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT ENCLOSED

ALL SAOR  
7117 HATELLI WOODS LN  
BETHESDA MD 20817-5927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



545198466428228000021300007569147



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9886-6428-2280  
 From Account 23, 2010 to September 22, 2010

Page 2 of 2

Fees			
Trans Date	Post Date	Description of Fees	Reference Number
09/22/10	09/22/10	LATE CHARGE ASSESSMENT	10000004110000999646020
		<b>Total Fees For This Period</b>	
			\$25.00
			\$25.00
Interest Charged			
Description of Interest Charge			Amount
INTEREST CHARGE ON CASH ADVANCES			\$0.00
INTEREST CHARGE ON PURCHASES			\$58.96
INTEREST CHARGE ON BALANCE TRANSFERS			\$0.00
<b>Total Interest For This Period</b>			\$58.96
2010 Totals Year to Date			
Total fees charged in 2010			\$65.00
Total interest charged in 2010			\$125.51

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$6,949.14	\$58.96
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	79,306	Based on your terms HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions
Points	2,191	
Bonus Points	1,631	
<b>Total Points</b>	<b>83,128</b>	

## Customized Alerts

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So whenever you travel, be sure to travel with your Premier credit card.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-6846-6428-2280  
From September 27, 2010 to October 26, 2010

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$7,569.14
Payments	\$7,569.14
Other Credits	\$0.00
Purchases/Debits	\$5,664.36
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fast Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$5,664.36
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$4,335.64
Statement Closing Date	October 26, 2010
Days in Billing Cycle	31

Payment Information	
New Balance	\$5,664.36
Minimum Payment Due	\$57.00
Payment Due Date	November 22, 2010

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay--	You will pay off the balance shown on this statement in about--	And you will end up paying an estimated total of--
Only the minimum Payment	22 Years	\$9,580
\$183	3 Years	\$5,579 (Savings = \$3,401)

If you would like information about credit counseling services call 1-855-569-3227.

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Card  
TDCharging Impaired

1-888-652-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salina, CA 95912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Refunds/Credits					
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount
09/28/10	09/28/10	PAYMENT - THANK YOU		6545158027281KQVKB3503P	-\$7,569.14
Total Payment For This Period					-\$7,569.14
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
	09/28/10	19.00 TRY			
09/28/10	09/28/10	GLORIA JEANS-ATU ISTANBUL TUR		MT102730102000010086938	\$12.94
09/28/10	09/30/10	A T U TURIZMAGIRES A3 ISTANBUL TUR		MT102730103000010089229	\$12.34
	09/30/10	61.20 GBP			
09/30/10	10/04/10	AS GREEK AS IT GET LONDON SW3 GBR		MT102740104000010234813	\$96.57
10/01/10	10/03/10	FOOTBALL UROLOGY WASHINGTON DC		MT102730103000010205324	\$946.00
	10/03/10	268.38 CAD			
10/02/10	10/04/10	MARCEL'S ZAZOU TORONTO ON		MT10277001000010824657	\$260.84

Detach and attach bottom portion with your payment.

104820 5 37 000000001 0 2234TU D 6 0118 PM10

See reverse side for important information



Account Number: 5451-6846-6428-2280  
New Balance: \$5,664.36  
Minimum Payment Due: \$57.00  
Payment Due Date: 11/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT  
ENCLOSED

ALI SAQR  
7117 NATELU WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



545198466428228000005700005664362



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5431-8846-6426-2780  
 From September 27, 2010 to October 28, 2010

Page 2 of 3

10/03/10	10/04/10	DIMMI TRATTORIA & BAR TORONTO ON	MT102770104000010279743	\$52.88
10/03/10	10/05/10	COLUMBIA EYE ASSOCIATES WASHINGTON DC	MT102780099000010075391	\$240.00
10/01/10	10/05/10	UNITED PUNE, MAHARASH IL NAME: SADRHASHEENIADSAHAMMAD CTY OF ORGN: MISC C TRVL DT: 100210 CTY DEST: MISC C SVC PRVDR: UA FARE TYPE: Y STOPOVER: O	MT102780100000010246337	
Transaction Total				\$66.00
10/04/10	10/05/10	HELENA W BODDARD MD FA ROCKVILLE MD	MT102780100000010172646	\$400.00
10/04/10	10/06/10	WASHINGTON ORTHOPAEDIC CHEVY CHASE MD	MT102790101000010205769	\$183.00
10/04/10	10/06/10	NEMH ASSOC OF N VA QPS FAIRFAX VA	MT102790102000010073990	\$250.00
10/04/10	10/09/10	QUALITY MEATS NEW YORK NY	MT102790103000010243956	\$338.32
10/05/10	10/09/10	AD BORO NEW YORK NY	MT102790103000010234464	\$338.93
10/06/10	10/03/10	BEST BUY MHT 000029H ROCKVILLE MD	MT102800110000010183175	\$764.96
10/06/10	10/07/10	YEKTA KABOBI RESTAURANT ROCKVILLE MD	MT102800110000010188209	\$61.86
10/07/10	10/08/10	CAPITAL GASTROENTEROLO GERMANTOWN MD	MT102810101000010245628	\$185.00
10/07/10	10/08/10	LABCORP CASHI MDPS GERMANTOWN MD	MT102810101000010248919	\$734.90
10/03/10	10/11/10	10/09/10 \$2.00 GBP WWW.SKYPE.COM INTERNET LUX	MT102840099000010066321	\$12.95
10/09/10	10/11/10	EXPRESS ONBOARD LONDON W2 DBR	MT102810099000010094669	\$50.76
10/12/10	10/14/10	10/12/10 169.53 TRY MARBOTT HOTEL ISTANBU ISTANBUL TUR	MT102870104000010243483	\$342.92
10/21/10	10/23/10	10/21/10 33.00 TTD K F C FIARCO FIARCO TTO	MT102960102000010283837	\$3.21
10/24/10	10/26/10	10/24/10 29.50 TTD K F C FIARCO FIARCO TTO	MT102990104000010250116	\$4.65
10/24/10	10/27/10	10/24/10 21.00 TTD RITUALS DEPART FIARCO TTO	MT103000105000010210461	\$3.32
Total Purchases For This Period				\$3,654.36
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				Amount
Description of Interest Charge				

040513 27 000000011 00 010001 0 0 00000000



HSBC PREMIER WORLD MASTERCARD



Page 3 of 3

HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 Period: September 27, 2010 to October 28, 2010

INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
<b>Total Interest For This Period</b>	<b>\$0.00</b>

2010 To Date Year to Date	
Total fees charged in 2010	\$65.00
Total interest charged in 2010	\$125.31

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	42,888
Points	3,163
<b>Total Points</b>	<b>46,051</b>

Travel to your heart's desire. HSBC Premier World MasterCard has rewards like no other card, including fine dining, golf, and more.

## Customer News

Buenos Aires, Bangkok, Belgrade. No matter where your travels take you, take along your HSBC Premier World MasterCard and pay no foreign transaction fee when you use your card.





HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number: 5451-9846-6428-2280  
 From October 28, 2010 to November 26, 2010

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$5,664.36
Payments	\$5,675.44
Other Credits	\$0.00
Purchases/Debits	\$510.03
Balance Transfers	\$0.00
Cash Advances	\$0.00
Post Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$498.95
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$11,001.05
Statement Closing Date	November 26, 2010
Days in Billing Cycle	29

Payment Information	
New Balance	\$498.95
Minimum Payment Due	\$15.00
Payment Due Date	December 22, 2010
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$23.00 and your APRs may be increased to the Penalty APR of 27.24%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...
Only the minimum Payment	3 Years
	\$586
And you will end up paying an estimated total of...	
If you would like information about credit counseling services call 1-855-569-2227.	

## Questions?

 24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Contact  
 TDD/Hearing Impaired

 1-888-662-4722  
 1-800-327-4214  
 1-716-841-0806  
 1-800-655-9392

 Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
 Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 92012-0029  
 Manage Your account online at [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Refunds/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
11/09/10	11/09/10	PAYMENT - THANK YOU	654519803130187WIKDVK5PF	-\$5,675.44	
Total Payment For This Period				-\$5,675.44	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
10/29/10	10/30/10	WWW.T-MOBILE.DE BOHN DEU		MT10030102000013054809	\$11.08
11/03/10	11/09/10	WWW.SKYPE.COM INTERNET LUX		MT103130104000010244701	\$12.95
11/25/10	11/26/10	BAR CAFFE MIDA MILANO ITA		MT103300693000010032457	\$486.00
Total Purchases For This Period				\$510.03	
Fees					
Trans Date	Post Date	Description of Fees	Reference Number	Amount	
Interest Charged					
Description of Interest Charge				Amount	
INTEREST CHARGE ON CASH ADVANCES				\$0.00	

Detach and retain bottom portion with your payment.

310870 2 IT 000000411 0 501075 0 6 1000000000

See reverse side for important information.


 Account Number: 5451-9846-6428-2280  
 New Balance: \$498.95  
 Minimum Payment Due: \$15.00  
 Payment Due Date: 12/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT ENCLOSED

 ALL SACR  
 7117 NATELU WOODS LN  
 GETHESDA MD 20817-3927

 HSBC CARD SERVICES  
 PO BOX 17332  
 BALTIMORE MD 21297-1332


545198466428228000001500000498954





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From October 28, 2010 to November 26, 2010

Page 2 of 2

INTEREST CHARGE ON PURCHASES	\$0.00						
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00						
<b>Total Interest For This Period</b>	<b>\$0.00</b>						
<table border="1"> <thead> <tr> <th colspan="2">2010 Totals Year to Date</th></tr> </thead> <tbody> <tr> <td>Total fees charged in 2010</td><td>\$65.00</td></tr> <tr> <td>Total interest charged in 2010</td><td>\$125.31</td></tr> </tbody> </table>		2010 Totals Year to Date		Total fees charged in 2010	\$65.00	Total interest charged in 2010	\$125.31
2010 Totals Year to Date							
Total fees charged in 2010	\$65.00						
Total interest charged in 2010	\$125.31						

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

## HSBC PREMIER REWARDS Summary

Available Points	89,313
Points	316
<b>Total Points</b>	<b>89,629</b>

If you are in a giving mood, consider using your Rewards Points toward a charity donation, gift certificate or gift card for someone special.

## Customer Note

Your HSBC Premier World MasterCard has no preset spending limit. Because you never know when you might find just the right painting for your mantle. Or be invited to go heli-skiing in Alberta. Or discover that you need twelve tickets to the basketball game. See your HSBC Premier World MasterCard Terms and Conditions brochure for complete details.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From November 26, 2010 to December 28, 2010

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$498.95
Payments	\$13,249.49
Other Credits	\$0.00
Purchases/Debits	\$12,735.54
Balance Transfers	\$0.00
Cash Advances	\$0.00
Post Due Amount	\$0.00
Fees Charged	\$32.75
Interest Charged	\$32.75
New Balance	\$32.75
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$11,467.25
Statement Closing Date	December 28, 2010
Days in Billing Cycle	32

Payment Information	
New Balance	\$32.75
Minimum Payment Due	\$32.75
Payment Due Date	January 22, 2011

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 29.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	1 Month	\$33

If you would like information about credit counseling services call in 1-866-569-2227.

## Questions?

24-Hour Customer Service 1-888-662-4722  
Lost or Stolen Card 1-800-327-4234  
Outside USA Collect 1-716-841-0866  
TDD/Hearing Impaired 1-800-655-0352

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80929, Salt Lake, CA 93912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Referrals/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
12/27/10	12/27/10	PAYMENT - THANK YOU	6545198036101793PWIMC6X	-\$13,249.49	
Total Payment For This Period				-\$13,249.49	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
		12/03/10 \$50 GBP			
12/03/10	12/04/10	RN *REALNETWORKS MUSIC 866-212-1343 GBK		MT103380101000010069239	\$13.37
		12/04/10 69.90 EUR			
12/04/10	12/06/10	MASSIMO DUTTI SA MADRID ESP		MT103400101000010067424	\$92.93
12/04/10	12/07/10	FLUNA-WWW.F 2667940467 Uruguay URY NAME: SADR HASSHEM NEJADE CTY OF ORGN: MAD TRVL DT: 120610 CTY DEST: MYD SVC PRVDR: PU FARE TYPE: Q STOPOVER		MT103410101000010092715	
Transaction Total					\$1,331.70

Detach and return bottom portion with your payment.

14885 17 000000410 0 01/22/11 0 4 3429 PMEL

See reverse side for important information



Account Number: 5451-9846-6428-2280  
New Balance \$32.75  
Minimum Payment Due \$32.75  
Payment Due Date 01/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-0927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



545198466428228000003275000032750



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 From November 26, 2010 to December 26, 2010

Page 2 of 3

12/03/10	12/09/10	WWW.SKYPE.COM INTERNET LUX	MT103430104000010303451	\$12.93
	12/10/10	200.00 TRY		
12/10/10	12/11/10	REBBA BAR ISTANBUL TUR	MT103450102000010282807	\$133.87
	12/11/10	261.11 TRY		
12/11/10	12/13/10	A.T.U TURIZM HERMES ISTANBUL TUR	MT103470101000010993112	\$188.14
12/11/10	12/13/10	DUTY FREE SHOP-TUR-YAT BAKIRKAY/ESTA TUR	MT103470104000010309083	\$549.13
12/11/10	12/13/10	DUTY FREE SHOP-TUR-YAT BAKIRKAY/ESTA TUR	MT103470104000010309084	\$459.90
	12/13/10	90.40 CHF		
12/13/10	12/14/10	Donnerstag Seefeld 2-nach CHE	MT103480103000010085023	\$92.70
12/13/10	12/14/10	Restaurant Oeyfeldhausen 2-nach CHE	MT103480103000010085023	\$200.78
12/13/10	12/15/10	MARRIOTT HOTEL ZURICH ZUERICH CHE	MT103480103000010291749	\$200.50
	12/15/10	135.00 CHF		
12/14/10	12/16/10	Restaurant Tschudi Genève CHE	MT103500102000010093916	\$400.33
12/14/10	12/16/10	MARRIOTT HOTEL ZURICH ZUERICH CHE	MT103500103000010309988	\$5.20
12/15/10	12/16/10	weisshof le place laud CHE	MT103500102000010093909	\$140.33
	12/16/10	577.50 CHF		
		NAME: SADRIHASHIMINEJAD/SEY CTY OF ORGN: ZRH TRVL DT: 121410 CTY DEST: GVA SVC PRVDR: LX FARE TYPE: STOPOVER		\$0.00
		Transaction Total		
12/13/10	12/17/10	SWISS AIR 2523399032 ZURICH CHE	MT103510100000010296367	\$594.93
		NAME: SADRIHASHIMINEJAD/SEY CTY OF ORGN: ZRH TRVL DT: 121410 CTY DEST: GVA SVC PRVDR: LX FARE TYPE: STOPOVER		\$90.00
		Transaction Total		
12/17/10	12/20/10	NATIONWIDE CREDIT CORP 703-6427500 VA	MT103540103000010101084	\$12,735.54
	12/22/10	6336.00 TRY		
12/22/10	12/23/10	IZOE TURIZM ORG. ISTANBUL TUR	MT103570104000010307156	\$4,099.38
12/22/10	12/23/10	IZOE TURIZM ORG. ISTANBUL TUR	MT103570104000010307157	\$4,099.38
		Total Purchases For This Period		
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
12/22/10	12/22/10	LATE CHARGE ASSESSMENT	10000004110000999793050	\$15.00
		Total Fees For This Period		\$15.00
Interest Charged				
		Description of Interest Charge		Amount

147008 3 27 0000000411 01 01/01/10 D 4 2013 000000



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 3435-9846-6428-2280  
From November 26, 2010 to December 26, 2010

Page 3 of 3

INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$32.75
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
<b>Total Interest For This Period</b>	<b>\$32.75</b>

2010 Totals Year to Date	
Total fees charged in 2010	\$80.00
Total interest charged in 2010	\$158.26

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$3,739.43	\$32.75
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

**HSBC PREMIER REWARDS Summary**

Previous Points	80,000	Based on your new HSBC Premier World MasterCard reward points have no cash back value, booking fees or trading restrictions.
Points	42,750	
<b>Total Points</b>	<b>122,750</b>	

**Customer News**

We have proactively increased your credit limit to the amount shown in "Revolving Credit Limit" above. If you have any questions or concerns, please call our Premier Service Center at (888) 662-HSBC (4722).

**Customer News**

Whether you're shopping in Liberia or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number: 5451-9846-6428-2280  
From December 28, 2010 to January 28, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$32.75
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$12,731.84
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$32.75
<b>Fees Charged</b>	<b>\$25.00</b>
<b>Interest Charged</b>	<b>\$71.71</b>
<b>New Balance</b>	<b>\$12,861.30</b>
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	January 28, 2011
Days in Billing Cycle	31

Payment Information	
New Balance	\$12,861.30
Minimum Payment Due	\$258.75
Payment Due Date	February 22, 2011
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay --	You will pay off the balance shown on this statement in about --
Only the minimum Payment	29 Years
\$415	3 Years
	\$14,937 (Savings - \$8,124)
If you would like information about credit counseling services call 1-855-569-2227	

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Callers  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salina, CA 95912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Your account is over the credit limit. Please pay your total due of \$1,562.30, which includes any additional over the credit limit amount and your Minimum Payment Due, minus any Past Due amount.

**PROTECT YOUR CREDIT RATING! YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU!**

Transactions		Purchases/Debits		Reference Number		Amount
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number		
12/28/10	12/28/10	12/28/10 2350.00 TRY		MT105630000000010332147		\$1,325.68
		IZDE TURIZM ORG ISTANBUL TUR				
01/03/11	01/03/11	01/03/11 8.50 GBP		MT110040105000010071478		\$13.16
		RN *REALNETWORKS MUSIC				
		866-112-1343 ORG				
01/09/11	01/09/11	01/09/11 32.99 TRY		MT130100102000010132486		\$21.13
		IGG GIDA YATIRIMLARI A ISTANBUL TUR				
01/10/11	01/10/11	01/10/11 6090.00 TRY		MT110110104000010226389		\$3,850.80
		IZDE TURIZM ORG ISTANBUL TUR				
01/10/11	01/11/11	IZDE TURIZM ORG ISTANBUL TUR		MT110110104000010226390		\$3,168.97
01/10/11	01/11/11	IZDE TURIZM ORG ISTANBUL TUR		MT110110104000010226391		\$640.13

Detach and retain bottom portion with your payment.

1180303 27 000000000 0 02/22/11 0 6 113713ME1

See reverse side for important information.



Account Number: 5451-9846-6428-2280  
New Balance: \$12,861.30  
Minimum Payment Due: \$258.75  
Payment Due Date: 02/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

AMOUNT  
ENCLOSED

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



545198466428228000025875012851304



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9816-6428-2280  
 From December 28, 2010 to January 28, 2011

Page 2 of 2

01/10/11	01/11/11	IZOIE TURIZM ORG. ISTANBUL TUR	MT110110104000010216191	\$864.49						
01/10/11	01/11/11	IZOIE TURIZM ORG. ISTANBUL TUR	MT110110104000010216191	\$2,391.84						
	01/11/11	365.00 TRY								
01/11/11	01/11/11	DODJA HALIK RESTORANT ISTANBUL TUR	MT11011010300001009844	\$233.69						
05/10/11	05/11/11	WWW SKYPE COM INTERNET LUX	MT110110099000010130163	\$12.93						
Total Purchases For This Period				\$11,731.84						
Fees										
Trans Date	Post Date	Description of Fees	Reference Number	Amount						
01/22/11	01/22/11	LATE CHARGE ASSESSMENT	10000004110000999000150	\$25.00						
Total Fees For This Period				\$25.00						
Interest Charged										
Description of Interest Charge				Amount						
INTEREST CHARGE ON CASH ADVANCES				\$0.00						
INTEREST CHARGE ON PURCHASES				\$71.71						
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00						
Total Interest For This Period				\$71.71						
<table><tr><th colspan="2">2011 Totals Year to Date</th></tr><tr><td>Total fees charged in 2011</td><td>\$25.00</td></tr><tr><td>Total interest charged in 2011</td><td>\$71.71</td></tr></table>					2011 Totals Year to Date		Total fees charged in 2011	\$25.00	Total interest charged in 2011	\$71.71
2011 Totals Year to Date										
Total fees charged in 2011	\$25.00									
Total interest charged in 2011	\$71.71									

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10000	9.99% (v)	\$8,451.81	\$71.71
CASH ADVANCES 20000	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	111,734
Points	13,791
<b>Total Points</b>	<b>125,525</b>

Total on your terms: HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

## Customer News

Whether you're shopping in Dubai or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From January 28, 2011 to February 25, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$12,861.30
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$26.58
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$25.75
Fees Charged	\$25.00
Interest Charged	\$98.90
New Balance	\$13,011.98
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	February 25, 2011
Days in Billing Cycle	28

Payment Information	
New Balance	\$13,011.98
Minimum Payment Due	\$513.75
Payment Due Date	March 22, 2011
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...
Only the minimum Payment	29 Years \$13,126
\$420	3 Years \$15,112 (Savings = \$8,014)
If you would like information about credit counseling services call 1-866-569-2227.	

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-323-4214  
1-716-843-0866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80629, Salinas, CA 95912-0629  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

**IMPORTANT:** Starting March 18, 2011, Accounts with recurring charges (for example, monthly membership fees or bill pays) now require that the credit card be activated. After that date, recurring charges on Accounts that do not have the credit card activated will be declined. If you use your Account for recurring charges, please activate your credit card by calling the Customer Service number on the back of your card.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Your account is over the credit limit. Please pay your total due of \$1,741.98, which includes any additional over the credit limit amount and your Minimum Payment Due, minus any Past Due amount.

**YOUR ACCOUNT IS NOW PAST DUE. PLEASE CALL TODAY TO MAKE YOUR PAYMENT OVER THE PHONE. CALL US AT 800-724-6967.**

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
		02/04/11 R,50 GRP			
02/04/11	02/05/11	RM *REALNETWORKS MUSIC 866-212-1343 GBR		MT11036000080810075101	\$13.63
02/10/11	02/15/11	SKYPE 44870855190 GBR		MT110460000000010078135	\$12.95
<b>Total Purchases For This Period</b>					\$26.58
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
02/22/11	02/22/11	LATE CHARGE ASSESSMENT		10000001110000999025170	\$25.00
<b>Total Fees For This Period</b>					\$25.00

Check and money orders payable with your payment.

148893 J A 17 000000411 07 0714316 D 8 1023 75021

See reverse side for important information



Account Number: 5451-9846-6428-2280  
New Balance \$13,011.98  
Minimum Payment Due \$513.75  
Payment Due Date 03/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT ENCLOSED

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3027



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



545198466428228000051375013011980





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 From January 28, 2011 to February 25, 2011

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$99.10
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
<b>Total Interest For This Period</b>	<b>\$99.10</b>

2011 Totals Year to Date	
Total fees charged in 2011	\$50.00
Total interest charged in 2011	\$170.81

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$12,950.66	\$99.10
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	114,099	If you are in a giving mood, consider using your Rewards Points toward a charity donation, give money for a gift card for someone special.
Points	27	
<b>Total Points</b>	<b>114,126</b>	

## CUSTOMER NEWS

Your HSBC Premier World MasterCard has no preset spending limit. Because you never know when you might find just the right pricing for your needs. Or be invited to go hot-thing in Alberta. Or discover that you need twelve tickets to the basketball game. See your HSBC Premier World MasterCard Terms and Conditions brochure for complete details.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From February 23, 2011 to March 28, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$13,011.98
Payments	\$13,036.98
Other Credits	\$0.00
Purchases/Debits	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$25.00
Interest Charged	\$106.20
New Balance	\$100.20
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$11,399.80
Statement Closing Date	March 28, 2011
Days in Billing Cycle	31

Payment Information	
New Balance	\$100.20
Minimum Payment Due	\$100.20
Payment Due Date	April 22, 2011

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	1 Month	\$100

If you would like information about credit counseling services call us 1-866-569-3227.

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Callers  
TDD/Hearing Impaired

1-888-663-8722  
1-800-327-8214  
1-716-841-6866  
1-800-655-8392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80629, Dallas, CA 95912-0029

Manage Your account online at [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## NOTICE OF CHANGES TO YOUR INTEREST RATE

You have triggered the Penalty APR of 27.24% because we did not receive your minimum payment within 60 days of the due date. As of 05/28/2011, the Penalty APR will apply to all existing balances and new transactions on your account. Any existing promotional rates or plans will be cancelled and the Penalty APR will apply to these transactions as well.

If you make six consecutive on time minimum payments starting with your first payment due after 05/28/2011, your rate will return to the Standard APR or Promotional APR, if applicable. If you do not make these six consecutive on time minimum payments, we may keep the Penalty APR on your account indefinitely.

## Important Information

**IMPORTANT:** Starting March 18, 2011, Accounts with recurring charges (for example, monthly membership fees or bill pays) now require that the credit card be activated. After that date, recurring charges on Accounts that do not have the credit card activated will be declined. If you use your Account for recurring charges, please activate your credit card by calling the Customer Service number on the back of your card.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				
Payments/Returns/Credits				
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
03/26/11	03/26/11	PAYMENT - THANK YOU	65451981083015BWP46X2CN	-\$13,036.98
Total Payment For This Period				-\$13,036.98
Purchases/Debits				
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number
				Amount

Check and return before paying with your payment.

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See reverse side for important information



ALI SADR  
7117 NATELI WOODS LN  
BETHESDA MD 20817-3927



Account Number: 5451-9846-6428-2280  
New Balance \$100.20  
Minimum Payment Due \$100.20  
Payment Due Date 04/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT  
ENCLOSED

HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



545198466428228000010020000100202



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9816-6428-2280  
 From February 25, 2011 to March 28, 2011

Page 2 of 2

Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
03/22/11	03/22/11	LATE CHARGE ASSESSMENT	10000004110000999604240	\$25.00
Total Fees For This Period				\$25.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$100.20
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$100.20
2011 Totals Year to Date				
Total fees charged in 2011			\$75.00	
Total interest charged in 2011			\$271.01	

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$11,809.20	\$100.20
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Prior Year Points	116,517
Points	0
<b>Total Points</b>	<b>116,517</b>

 Redeem a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges program. Simply visit [www.hsbcprivileges.com](http://www.hsbcprivileges.com) to find out more.

## Customer News

Whether you're shopping in Blanton or Bermuda, you pay no Foreign Transaction Fee with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number: 5451-9846-6428-2280  
From March 28, 2011 to April 27, 2011

Page 1 of 7

Summary of Account Activity	
Previous Balance	\$100.20
Payments	\$12,962.76
Other Credits	\$0.00
Purchases/Debits	\$25,484.63
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$12,622.07
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	April 27, 2011
Days in Billing Cycle	30

Payment Information		
New Balance	\$12,622.07	
Minimum Payment Due	\$127.08	
Payment Due Date	May 22, 2011	
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay—	You will pay off the balance shown on this statement in about—	And you will end up paying an estimated total of—
Only the minimum Payment	32 Years	\$40,589
\$517	3 Years	\$18,609 (Savings = \$21,980)

If you would like information about credit counseling services call  
1-800-569-2227

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80629, San Jose, CA 95112-0629  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Your account is over the credit limit. Please pay your total due of \$1,249.07, which includes any additional over the credit limit amount and your Minimum Payment Due, minus any Past Due amount.

Transactions					
Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
04/08/11	04/08/11	PAYMENT - THANK YOU	656519810980314VMGTFC4JL	-\$12,962.76	
Total Payment For This Period				-\$12,962.76	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
03/29/11	03/29/11	10000.00 TRY			
03/29/11	03/29/11	IZOR TURIZM ORG. ISTANBUL TUR		MT130890102000010277487	\$6,431.28
03/29/11	03/29/11	IZOR TURIZM ORG. ISTANBUL TUR		MT130890102000010277488	\$6,431.28
04/11/11	04/12/11	IZOR TURIZM ORG. ISTANBUL TUR		MT111020104000010289171	\$664.32
04/11/11	04/12/11	IZOR TURIZM ORG. ISTANBUL TUR		MT111020104000010289172	\$1,992.96
04/11/11	04/12/11	IZOR TURIZM ORG. ISTANBUL TUR		MT111020104000010289173	\$6,643.39
04/11/11	04/12/11	IZOR TURIZM ORG. ISTANBUL TUR		MT111020104000010289174	\$5,321.60
Total Purchases For This Period				\$25,484.63	

Detach and return bottom portion with your payment.

10050.5 27 0000004110 0 878704 D 4 21457531

See reverse side for important information.



Account Number: 5451-9846-6428-2280  
New Balance \$12,622.07  
Minimum Payment Due \$127.08  
Payment Due Date 05/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SAOR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



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HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number: 5451-6846-6428-2283  
From March 28, 2011 to April 27, 2011

Page 2 of 2

Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charges				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2011 Totals Year to Date				
Total fees charged in 2011			\$75.00	
Total interest charged in 2011			\$271.01	

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	114,317	Use your Rewards Points to get cash back, or give back by volunteering to donate to charity or to support charitable causes online.
Points	27,894	
Total Points	142,211	

## Customer News

With 0% liability for unauthorized purchases, you can carry your HSBC Premier World MasterCard with confidence everywhere you go. To report unauthorized purchases, contact your Premier Relationship Manager or call 1-888-662-HSBC (4722).





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From April 27, 2011 to May 27, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$12,622.97
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$127.00
Fees Charged	\$25.00
Interest Charged	\$104.09
New Balance	\$12,751.16
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	May 27, 2011
Days in Billing Cycle	30

Payment Information	
New Balance	\$12,751.16
Minimum Payment Due	\$384.00
Payment Due Date	June 22, 2011

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APR may be increased to the Penalty APR of 21.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	29 Years	\$22,754
\$411	3 Years	\$14,810 (Savings = \$7,944)

If you would like information about credit counseling services call 1-866-569-2227.

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-562-4722  
1-800-327-4214  
1-716-540-6866  
1-800-555-9392

**Payment Address:** HSBC Card Services, PO Box 17333, Baltimore, MD 21297-1332

**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 95512-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4957 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Your account is over the credit limit. Please pay your total due of \$1,483.16, which includes any additional over the credit limit amount and your Minimum Payment Due, minus any Past Due amount.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
05/23/11	05/23/11	LATE CHARGE ASSESSMENT		10000004110521990633920	\$25.00
<b>Total Fees For This Period</b>					\$25.00
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$104.09
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
<b>Total Interest For This Period</b>					\$104.09

Don't let wires become a hassle with your payment.

14896 2 27 000000001

05/27/11 D # 41572501

See reverse side for important information



Account Number: 5451-9846-6428-2280  
New Balance \$12,751.16  
Minimum Payment Due \$384.00  
Payment Due Date 06/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

148  
AMOUNT  
ENCLOSED

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



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HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5431-8846-6428-2780  
From April 27, 2011 to May 27, 2011

Page 2 of 2

2011 Totals Year to Date	
Total fees charged in 2011	\$190.00
Total interest charged in 2011	\$373.10

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$12,677.28	\$104.09
CASH ADVANCES 80001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 31111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	141,000	Thanks for using HSBC Premier World MasterCard and rewards have no black out dates, booking fees or seating restrictions.
Points	0	
Total Points	141,000	

## Customer News

Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges program! Simply visit [www.privileges.hsbcpremier.com](http://www.privileges.hsbcpremier.com) to find out more.



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-8846-6428-2280  
 From May 27, 2011 to June 27, 2011

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$12,751.16
Payments	-	\$13,083.98
Other Credits	-	\$0.00
Purchases/Debits	+	\$7,580.56
Balance Transfer	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$7,253.74
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$4,246.26
Statement Closing Date		June 27, 2011
Days in Billing Cycle		31

Payment Information		
New Balance		\$7,253.74
Minimum Payment Due		\$73.00
Payment Due Date		July 22, 2011
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	27 Years	\$23,055
\$297	3 Years	\$10,694 (Savings = \$12,361)
If you would like information about credit counseling services call 1-866-369-2227		

## Questions?

 24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Collect  
 TDD/Relay Required

 1-888-662-4722  
 1-800-323-4234  
 1-738-841-6866  
 1-800-635-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salina, CA 95912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
		06/05/11 26.95 TRY			
06/10/11	06/10/11	PAYMENT - THANK YOU	65451981168000000000000000000000	-\$13,083.98	
Total Payment For This Period				-\$13,083.98	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
06/05/11	06/06/11	MANGO TR TEKS CEVAHIR ISTANBUL TUR		MT11157000000000000000000000000000	\$17.00
06/05/11	06/06/11	GUESS CEVAHIR ISTANBUL TUR		MT11157010900000000000000000000000	\$208.58
06/05/11	06/06/11	GUESS CEVAHIR ISTANBUL TUR		MT11157010900000000000000000000000	\$107.15
06/16/11	06/17/11	SCABAL UK LTD LONDON W1 GBR		MT11168011400000000000000000000000	\$6,930.64
06/24/11	06/25/11	SWISSOTEL THE BOSPHORUS ISTANBUL TUR		MT11178001100000000000000000000000	\$91.17
		06/24/11 148.00 TRY			
06/24/11	06/27/11	GUNES RESTORAN TURIZM-ISTANBUL TUR		MT11178010900000000000000000000000	\$231.93

Detach and return bottom portion with your payment.

167858 5 37 330829001

8750706 0 6 2204 25623

See reverse side for important information.


**Account Number:** 5451-8846-6428-2280  
**New Balance** \$7,253.74  
**Minimum Payment Due** \$73.00  
**Payment Due Date** 07/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

 AMOUNT  
 ENCLOSED

 HSBC CARD SERVICES  
 PO BOX 17332  
 BALTIMORE MD 21297-1332

 ALI SAOR  
 7117 NATELU WOODS LN  
 BETHESDA MD 20817-2027


00725374000073000005451984664282280001409



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number: 5451-9846-6428-2280  
From May 27, 2011 to June 23, 2011

Page 2 of 2

09/24/11 376.50 TRY				\$7,586.56
Total Purchases For This Period				
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2011 Totals Year to Date				
Total fees charged in 2011			\$100.00	
Total interest charged in 2011			\$375.10	

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 00001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

**HSBC PREMIER REWARDS Summary**

Previous Points	149,000
Points	1,587
<b>Total Points</b>	<b>150,587</b>

Based on your latest HSBC Premier World MasterCard level membership as of the end of the reporting period, you are eligible for the following benefits:

**Customer News**

Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges program. Simply visit [www.privileges.hsbcpremier.com](http://www.privileges.hsbcpremier.com) to find out more.





HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 From June 27, 2011 to July 28, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$7,253.74
Payments	\$9,468.86
Other Credits	\$0.00
Purchases/Debits	\$3,349.83
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$1,134.73
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$10,365.27
Statement Closing Date	July 28, 2011
Days in Billing Cycle	31

Payment Information	
New Balance	\$1,134.73
Minimum Payment Due	\$15.00
Payment Due Date	August 22, 2011

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay—	You will pay off the balance shown on this statement in about—	And you will end up paying an estimated total of—
Only the minimum payment	12 Years	\$3,017
\$46	3 Years	\$1,673 (Savings = \$1,344)

If you would like information about credit outstanding services call 1-866-569-2227.

**Questions?**

24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Collect  
 TDD/Hearing Impaired

1-888-662-4722  
 1-800-327-4214  
 1-716-841-4866  
 1-800-455-8382

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 92012-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions			
Payments/Refunds/Credits			
Trans Date	Post Date	Description of Transaction or Credit	Amount
07/14/11	07/14/11	PAYMENT - THANK YOU	\$9,468.86
		Total Payment For This Period	\$9,468.86
Purchases/Debits			
Trans Date	Post Date	Description of Transaction or Credit	Amount
06/23/11	06/28/11	SWISSOTEL TIB: BOSPHORU ISTANBUL TUR	\$7,215.32
07/10/11	07/15/11	TAP 0035123841379 AZ NAME FAKORYMONAZAH/ADAN CTY OF OROR: ZRH TRVL DT: 071011 CTY DEST: LIS SVC PRVDE: TP FARE TYPE: Q STOPOVER:	\$815.70
07/23/11	07/25/11	EARTH TREKS - ROCKVILL ROCKVILLE MD	\$15.90

Detach and send bottom portion with your payment

140879 3 27 000000411 9254764 0 0 1130 PM01

See reverse side for important information



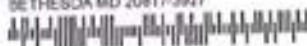
Account Number: 5451-9846-6428-2280  
 New Balance \$1,134.73  
 Minimum Payment Due \$15.00  
 Payment Due Date 08/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
 AMOUNT  
 ENCLOSED

HSBC CARD SERVICES  
 PO BOX 17332  
 BALTIMORE MD 21297-1332

ALI SADR  
 7117 NATELLI WOODS LN  
 BETHESDA MD 20817-3927



00113473000015000005451984664282280001401



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number: 5451-9846-6028-2280  
 From June 23, 2011 to July 26, 2011

Page 2 of 2

03/23/11	03/25/11	BNI SPORTS	ROCKVILLE MD	MT112060113000910285915	\$301.13
Total Purchases For This Period					\$3,349.83
Fees					
Trans Date	Post Date	Description of Fees	Reference Number	Amount	
Interest Charged					Amount
Description of Interest Charge					\$0.00
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
Total Interest For This Period					\$0.00
2011 Totals Year to Date					
Total fees charged in 2011				\$100.00	
Total interest charged in 2011				\$375.10	

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 00001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

**HSBC PREMIER REWARDS Summary**

Previous Points	147,588
Points	3,150
<b>Total Points</b>	<b>150,738</b>

 Based on your new HSBC Premier World MasterCard reward spend from 6/23/11 to 7/26/11.  
 Does not include any other rewards.
**Customer News**
 Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges program. Simply visit [www.premierprivileges.com](http://www.premierprivileges.com) to find out more.



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 From July 28, 2011 to August 28, 2011

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$1,134.73
Payments	\$18,396.74
Other Credits	\$0.00
Purchases/Debits	\$19,184.93
Balance Transfers	\$0.00
Cash Advances	\$0.00
Paid Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$1,922.92
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$9,577.08
Statement Closing Date	August 28, 2011
Days in Billing Cycle	31

Payment Information	
New Balance	\$1,922.92
Minimum Payment Due	\$25.00
Payment Due Date	September 22, 2011

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	12 Years	\$3,134
\$79	3 Years	\$2,835 (Savings = \$2,299)

If you would like information about credit counseling services call 1-866-569-2227

## Questions?

 24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Collect  
 TDD/Hearing Impaired

 1-888-662-4722  
 1-800-327-4214  
 1-716-881-6866  
 1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 95912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Refunds/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
08/08/11	08/08/11	PAYMENT - THANK YOU	65451981220012MP2FXUYY2	-\$5,224.61	
08/16/11	08/16/11	PAYMENT - THANK YOU	65451981220010DVNP603KM	-\$12,172.11	
Total Payment For This Period				-\$18,396.74	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
07/28/11	07/28/11	MAYO CLINIC STORE ROCHESTER MN		MT112100121000010584550	\$106.35
07/28/11	07/28/11	MAYO CLINIC STORE ROCHESTER MN		MT112100121000010584551	\$20.83
07/29/11	08/01/11	KAHLER GRAND ROCHESTER MN MRCH INVT# 000905451 ARRVL DT: 072911 DEPT DT: 072911 MRCH PR# 3072806200 PROPERTY PR# 3072806200		MT112130109000010768723	
Transaction Total					\$2,416.35

Details will appear within 10 days with your payment

000000 2 21 0000000000 000000 0 0 00000000

See reverse side for important information


**Account Number:** 5451-9846-6428-2280  
**New Balance** \$1,922.92  
**Minimum Payment Due** \$25.00  
**Payment Due Date** 09/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

 140  
 AMOUNT  
 ENCLOSED

 ALI RADR  
 7117 MAYTELLI WOODS LN  
 BETHESDA MD 20817-3827

 HSBC CARD SERVICES  
 PO BOX 17332  
 BALTIMORE MD 21297-1332


00192292000025000005451984664282280001409





HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9845-6428-2280  
 From July 28, 2011 to August 28, 2011

Page 2 of 3

07/30/11	08/01/11	ANDRE'S AT MONTE CARLO LAS VEGAS NV	MT11213011320001026179	\$439.89
08/01/11	08/03/11	BELLAGIO HOTEL & CASIN LAS VEGAS NV	MT112150114000010250472	
		MCH INVR: 000000431 ARRVL DT: 08/01/11 DEPT DT: 08/01/11 MCH PH 8552755733 PROPERTY PH 8552755733		
		<b>Transaction Total</b>		\$1,996.71
08/04/11	08/06/11	CHESTERS KITCHEN AND B ROCHESTER MN	MT112180111000010256481	\$89.77
08/05/11	08/08/11	PESCARA ROCHESTER MN	MT112200110000010802432	\$185.99
08/06/11	08/08/11	PESCARA ROCHESTER MN	MT112200114000010258762	\$366.94
08/07/11	08/08/11	SEQUOIA DC-202 NEW YORK NY	MT112200114000010254943	\$199.29
08/07/11	08/09/11	APPLE STORE #R112 BETHESDA MD	MT112210114000010190421	\$2,645.44
08/07/11	08/09/11	APPLE STORE #R112 BETHESDA MD	MT112210114000010190422	\$799.94
08/07/11	08/09/11	CVS PHARMACY #1479 Q33 BETHESDA MD	MT112210114000010194703	\$139.83
08/07/11	08/09/11	KAHLER GRAND ROCHESTER MN	MT112250115000010263489	
		MCH INVR: 000000431 ARRVL DT: 08/01/11 DEPT DT: 08/07/11 MCH PH 5072805200 PROPERTY PH 5072805200		
		<b>Transaction Total</b>		\$2,866.57
08/09/11	08/10/11	APL*APPLE ITUNES STORE 866-712-7753 CA	MT112220113000010196399	\$0.99
08/09/11	08/10/11	MACY'S EAST #0078 MCLEAN VA	MT112220113000010260326	\$234.68
08/09/11	08/10/11	MACY'S EAST #0078 MCLEAN VA	MT112220113000010260327	\$625.80
08/09/11	08/10/11	SAKS FIFTH AVENUE #000 MCLEAN VA	MT112220121000010174816	\$288.75
08/09/11	08/10/11	HUGO BOSS MCLEAN VA	MT112220121000010179228	\$1,107.75
08/09/11	08/10/11	HUGO BOSS MCLEAN VA	MT112220121000010179229	\$376.95
08/13/11	08/15/11	APL*APPLE ITUNES STORE 866-712-7753 CA	MT112270113000010765135	\$9.99
08/14/11	08/15/11	HUNTLEY HOTEL SM SANTA MONICA CA	MT112270110000010738528	
		MCH INVR: 1733388 ARRVL DT: 08/10/11 DEPT DT: 08/14/11 MCH PH 3103945454 PROPERTY PH 3103945454		
		<b>Transaction Total</b>		\$2,529.31
08/20/11	08/22/11	HERTZ RENT-A-CAR LOS ANGELES CA	MT112340110000010455407	
		AORMNTR: 386382414 CK OUT DT: 08/01/11 RTRN LOC: LOS ANGELES CA RTRN DT: 08/20/11 MCH PH 8006544173		





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2280  
 From July 28, 2011 to August 28, 2011

Page 3 of 3

585382414					
Transaction Total					\$1,922.93
Total Purchases For This Period					\$19,184.93
Fees					
Trans Date	Post Date	Description of Fees	Reference Number		Amount
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
Total Interest For This Period					\$0.00
2011 Totals Year to Date					
Total fees charged in 2011					\$100.00
Total interest charged in 2011					\$375.10

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 31111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

## HSBC PREMIER REWARDS Summary

Purchase Points	130,319
Points	18,285
Total Points	148,604

If you are in a giving mood, consider using your Rewards Points toward a charity donation, gift a meal or gift card for someone special.

## Customer Note

Your HSBC Premier World MasterCard has no preset spending limit. Because you never know when you might find just the right painting for your murals. Or be invited to go heli-skiing in Alberta. Or discover that you need twelve tickets to the basketball game. See your HSBC Premier World MasterCard Terms and Conditions brochure for complete details.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From August 28, 2011 to September 27, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$1,922.52
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$19.99
Balance Transfer	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$25.00
<b>Fees Charged</b>	<b>\$43.98</b>
<b>Interest Charged</b>	<b>\$43.98</b>
New Balance	\$2,011.89
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$9,488.11
Statement Closing Date	September 27, 2011
Days in Billing Cycle	30

Payment Information	
New Balance	\$2,011.89
Minimum Payment Due	\$115.00
Payment Due Date	October 27, 2011

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	12 Years	\$5,723
\$82	3 Years	\$2,966 (Savings = \$2,757)

If you would like information about credit counseling services call 1-866-569-2227.

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 95012-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
09/05/11	09/06/11	APL*APPLE ITUNES STORE 866-712-7753 CA		MT112490007000016156466	\$19.99
<b>Total Purchases For This Period</b>					<b>\$19.99</b>
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
09/22/11	09/22/11	LATE CHARGE ASSESSMENT		1000000410922999004130	\$25.00
<b>Total Fees For This Period</b>					<b>\$25.00</b>
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$43.98

Detach and return bottom portion with your payment.

010613 5 27 0000000011

000000 0 9 20472901

See reverse side for important information



Account Number: 5451-9846-6428-2280  
New Balance \$2,011.89  
Minimum Payment Due \$115.00  
Payment Due Date 10/27/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT  
ENCLOSED

ALL SAOR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-0927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21207-1332



00201189000115000005451984664282280001405



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5431-9846-6428-2280  
From August 28, 2011 to September 27, 2011

Page 2 of 2

INTEREST CHARGE ON BALANCE	\$0.00						
TRANSFERS							
<b>Total Interest For This Period</b>	<b>\$43.98</b>						
<table border="1"> <thead> <tr> <th colspan="2">2011 Totals Year to Date</th></tr> </thead> <tbody> <tr> <td>Total fees charged in 2011</td><td>\$123.00</td></tr> <tr> <td>Total interest charged in 2011</td><td>\$419.08</td></tr> </tbody> </table>		2011 Totals Year to Date		Total fees charged in 2011	\$123.00	Total interest charged in 2011	\$419.08
2011 Totals Year to Date							
Total fees charged in 2011	\$123.00						
Total interest charged in 2011	\$419.08						

**Interest Charge Calculation**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$1,966.32	\$43.98
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

**HSBC PREMIER REWARDS Summary**

Previous Balance	\$19,134	<small>Based on your terms &amp; HSBC Premier World MasterCard reward months here in United States, booking fees or seating restrictions.</small>
Points	38	
Total Points	\$19,144	

**Customer News**

Buenos Aires, Bangkok, Belgrade. No matter where your travels take you, take along your HSBC Premier World MasterCard and pay no foreign transaction fees when you use your card.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number: 5451-9846-6428-2280  
From September 27, 2011 to October 28, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$2,011.89
Payments	\$0.00
Other Credits	\$0.02
Purchases/Debits	\$477.36
Balance Transfer	\$0.00
Cash Advances	\$0.00
Post Due Amount	\$115.00
<b>Fees Charged</b>	<b>\$25.00</b>
<b>Interest Charged</b>	<b>\$56.74</b>
New Balance	\$2,564.97
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$9,000.00
Statement Closing Date	October 28, 2011
Days in Billing Cycle	31

Payment Information		
New Balance	\$2,564.97	
Minimum Payment Due	\$217.00	
Payment Due Date	November 22, 2011	
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APR may be increased to the Penalty APR of 27.24%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	14 Years	\$6,612
\$105	3 Years	\$3,781 (Savings = \$2,831)

If you would like information about credit counseling services call 1-866-569-2227.

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-682-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-6262

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Selma, CA 95052-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

YOUR ACCOUNT IS NOW PAST DUE. PLEASE CALL TODAY TO MAKE YOUR PAYMENT OVER THE PHONE. CALL US AT 800-721-4967.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions						
Payments/Returns/Credits						
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount	
09/26/11	10/13/11	INTEREST CHARGE ADJUSTMENT		09999999980520021629460	-\$0.02	
Total Payment For This Period					-\$0.02	
Purchases/Debits						
Trans Date	Post Date	Description of Transaction or Credit		Purchase Type	Reference Number	Amount
10/19/11	10/20/11	H&M Kaufmannstr. 149 Wien	AUT		MT112930113000010204697	\$467.31
	10/19/11	338.75	EUR			
10/24/11	10/25/11	Kist Molino 729 Lacau Omeve	CHE		MT112980121000010171398	\$10.03
	10/24/11	8.90	CHF			
Total Purchases For This Period						\$477.36
Fees						
Trans Date	Post Date	Description of Fees		Reference Number	Amount	

Detach and mail bottom portion with your payment.

00000 7 A 27 0000000011

000000 0 2 413725021

See reverse side for important information



Account Number: 5451-9846-6428-2280  
New Balance \$2,564.97  
Minimum Payment Due \$217.00  
Payment Due Date 11/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



00256497000217000005451984664282280001401





HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 3451-9846-6428-2280  
 From September 27, 2011 to October 28, 2011

Page 2 of 2

10/23/11	10/23/11	LATE CHARGE ASSESSMENT	10000004111022999653960	\$25.00
<b>Total Fees For This Period</b>				\$25.00
Interest Charged				Amount
<b>Description of Interest Charge</b>				
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$50.74
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
<b>Total Interest For This Period</b>				\$50.74
<b>2011 Totals Year to Date</b>				
Total fees charged in 2011			\$150.00	
Total interest charged in 2011			\$469.80	

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,193.08	\$50.74
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 31111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

**HSBC PREMIER REWARDS Summary**

Previous Points	170,346	Total on your terms. HSBC Premier World MasterCard reward events have no blackout dates, booking fees or seating restrictions.
Points	477	
<b>Total Points</b>	<b>170,823</b>	

**Customer News**

Buenos Aires, Bangkok, Bogota. No matter where your travels take you, take along your HSBC Premier World MasterCard and pay no foreign transaction fees when you use your card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From October 28, 2011 to November 27, 2011

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$2,564.97
Payments	-	\$2,564.97
Other Credits	+	\$0.00
Purchases/Debits	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fee Due Amount	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$0.00
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$11,500.00
Statement Closing Date		November 27, 2011
Days in Billing Cycle		30

Payment Information	
New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	December 22, 2011
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.	

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
Billing Inquiries: HSBC Card Services, PO Box 80029, Solon, CA 94969-0029  
Manage Your account online at [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				
Payments/Returns/Credits				
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
11/15/11	11/15/11	PAYMENT - THANK YOU	6545198466428228001409	-\$2,564.97
Total Payment For This Period				-\$2,564.97
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2011 Totals Year to Date				
Total fees charged in 2011				\$150.00
Total interest charged in 2011				\$469.80

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Detach and return bottom portion with your payment.

14087 27 60650441 814123 3 8 27771037

See reverse side for important information



Account Number: 5451-9846-6428-2280  
New Balance \$0.00  
Minimum Payment Due \$0.00  
Payment Due Date 12/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT  
ENCLOSED

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



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HSBC PREMIER WORLD MASTERCARD



HBC Premier World MasterCard Account Statement  
Account Number 5451-1846-6428-2280  
From October 28, 2011 to November 27, 2011

Page 2 of 2

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

## HSC PREMIER REWARDS Summary

Previous Points	170,000	On ascending special forecasts special, use your Rewards Points toward a gift card. Call 1-800-403-3397 (721) for details.
Points	0	
Total Points	170,000	

Customized Views

Whether the price tag is in rupees, cents or rubles, pay with your HSBC Premier World MasterCard and you pay no foreign transaction fees.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From November 27, 2011 to December 26, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$0.00
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$2,039.50
Balance Transfers	\$0.00
Cash Advances	\$0.00
Penalty Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$2,039.50
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$9,460.50
Statement Closing Date	December 26, 2011
Days in Billing Cycle	31

Payment Information	
New Balance	\$2,039.50
Minimum Payment Due	\$25.00
Payment Due Date	January 22, 2012

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 22.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	13 Years	\$5,518
\$84	3 Years	\$3,007 (Savings - \$2,511)

If you would like information about credit counseling services call 1-855-569-2227.

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-562-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Selma, CA 95112-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
12/24/11	12/26/11	DUTY FREE DE PANAMA, 3 PANAMA PAN		MT113600107000010870783	\$630.00
12/24/11	12/26/11	SUBWAY AEROPUERTO TOCU PANAMA PAN		MT113600109000013555492	\$9.00
12/24/11	12/27/11	HAVANA HUMIDOR NASSAU BBS		MT113600100000010195659	\$625.00
12/24/11	12/28/11	LA RIVIERA DUTY FREE # PANAMA PAN		MT113620113000010062302	\$20.50
12/26/11	12/28/11	DUTY FREE DE PANAMA, 3 PANAMA PAN		MT113620114000010241409	\$72.00
12/26/11	12/28/11	ATTENZA H BOSS PANAMA PAN		MT113620114000010241421	\$100.00
12/26/11	12/28/11	SKY PHONE RI PANAMA PAN		MT113620122000010146651	\$380.00
Total Purchases For This Period					\$2,039.50
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount

Detach and retain bottom portion with your payment.

14800 9 27 00001011

REVENUE ID 4 2284 9503

See reverse side for important information.



Account Number: 5451-9846-6428-2280  
New Balance: \$2,039.50  
Minimum Payment Due: \$25.00  
Payment Due Date: 01/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SAOR  
7117 WATLW WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



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HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9816-6428-2289  
From November 27, 2011 to December 28, 2011

Page 2 of 2

Interest Charges							
Description of Interest Charge	Amount						
INTEREST CHARGE ON CASH ADVANCES	\$0.00						
INTEREST CHARGE ON PURCHASES	\$0.00						
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00						
<b>Total Interest For This Period</b>	<b>\$0.00</b>						
<table border="1"> <thead> <tr> <th colspan="2">2011 Totals Year to Date</th></tr> </thead> <tbody> <tr> <td>Total fees charged in 2011</td><td>\$130.00</td></tr> <tr> <td>Total interest charged in 2011</td><td>\$469.80</td></tr> </tbody> </table>		2011 Totals Year to Date		Total fees charged in 2011	\$130.00	Total interest charged in 2011	\$469.80
2011 Totals Year to Date							
Total fees charged in 2011	\$130.00						
Total interest charged in 2011	\$469.80						

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

## HSBC PREMIER REWARDS Summary

Previous Points	131,481
Points	2,049
<b>Total Points</b>	<b>133,530</b>

Get something special for someone special. Use your Rewards Points toward a gift card.  
Call 1-888-412-3438 (1-877-4731) for details.

## Customer News

Whether the price tag is in rupees, rands or rubles, pay with your HSBC Premier World MasterCard and you pay no foreign transaction fees.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-3846-6428-2280  
From December 28, 2011 to January 27, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$2,079.50
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$341.97
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$25.00
<b>Fees Charged</b>	<b>\$78.00</b>
<b>Interest Charged</b>	<b>\$52.05</b>
New Balance	\$2,448.52
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$9,051.48
Statement Closing Date	January 27, 2012
Days in Billing Cycle	30

Payment Information	\$2,458.52
New Balance	\$127.00
Minimum Payment Due	February 23, 2012
Payment Due Date	

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$13.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	14 Years	\$8,666
\$101	3 Years	\$3,624 (Savings = \$5,042)

If you would like information about credit counseling services call 1-866-569-2227.

Questions7

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-462-4722  
1-800-327-4214  
1-736-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Dallas, CA 93912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

### Important Information

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
01/11/12	01/12/12	APL*APPLE ITUNES STORE 866-712-7753 CA		MT12012011100001055329	\$29.99
01/01/12	01/11/12	Airport Int. Geneva - Geneva Airport CHF		MT120120069000010160373	\$311.98
	01/03/12	298.00 CHF			\$341.97
Total Purchases For This Period					
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
01/23/12	01/22/12	LATE CHARGE ASSESSMENT		10000004310121999564670	\$25.00
Total Fees For This Period					
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$8.00
INTEREST CHARGE ON PURCHASES					\$52.05

Transfer and return location justifies with post payment.

SAVING IT TO COME

ETHICS D &amp; ALL PARTS

See reverse side for important information



Account Number:	5451-6846-6428-2280
Now Balance	\$2,458.52
Minimum Payment Due	\$127.00
Payment Due Date	02/22/2012

Include account number on check to HSHC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

1-800-

AMOUNT  
ENCLOSED

HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3927



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HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9845-6428-2280  
From December 28, 2011 to January 27, 2012

Page 2 of 2

INTEREST CHARGE ON BALANCE	\$0.00						
TRANSFERS							
<b>Total Interest For This Period</b>	<b>\$52.05</b>						
<table border="1"> <thead> <tr> <th colspan="2">2012 Totals Year to Date</th></tr> </thead> <tbody> <tr> <td>Total fees charged in 2012</td><td>\$35.00</td></tr> <tr> <td>Total interest charged in 2012</td><td>\$52.05</td></tr> </tbody> </table>		2012 Totals Year to Date		Total fees charged in 2012	\$35.00	Total interest charged in 2012	\$52.05
2012 Totals Year to Date							
Total fees charged in 2012	\$35.00						
Total interest charged in 2012	\$52.05						

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,324.98	\$52.05
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	173,461	Total as you earn a HSBC Premier World MasterCard reward rewards here as linked data, tracking first or ending restrictions
Points	161	
Total Points	173,622	

Customer News
Whether you're shopping in Britain or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-6846-6428-2280  
From January 23, 2012 to February 26, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$2,458.52
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$127.00
<b>Fees Charged</b>	<b>\$75.00</b>
<b>Interest Charged</b>	<b>\$55.74</b>
New Balance	\$2,539.26
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	February 26, 2012
Days in Billing Cycle	30

Payment Information		
New Balance	\$2,539.26	
Minimum Payment Due	\$234.00	
Payment Due Date	March 22, 2012	
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	14 Years	\$6,689
\$104	3 Years	\$3,744 (Savings = \$2,943)

If you would like information about credit counseling services call 1-855-569-2227.

**Questions?**

24-Hour Customer Service 1-888-661-4722  
Lost or Stolen Card 1-800-327-4214  
Outside USA Collect 1-716-641-6866  
TDD/Hearing Impaired 1-800-655-5352

**Payment Address:** HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332  
**Billing Inquiries:** HSBC Card Services, PO Box 80929, Salinas, CA 95912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

**YOUR ACCOUNT IS NOW PAST DUE. PLEASE CALL TODAY TO MAKE YOUR PAYMENT OVER THE PHONE. CALL US AT 800-726-4967**

**As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.**

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
02/22/12	02/22/12	LATE CHARGE ASSESSMENT		10000004110222995646910	\$25.00
		<b>Total Fees for This Period</b>			\$25.00
Interest Charged					
Description of Interest Charge					Amount
		INTEREST CHARGE ON CASH ADVANCES			\$0.00
		INTEREST CHARGE ON PURCHASES			\$55.74
		INTEREST CHARGE ON BALANCE TRANSFERS			\$0.00
		<b>Total Interest For This Period</b>			\$55.74

Direct mail return letters postpaid with your payment

HSBC10 5 A 27 000000415

STMT01 0 8 1248 11080

See reverse side for important information



Account Number: 5451-6846-6428-2280  
New Balance \$2,539.26  
Minimum Payment Due \$234.00  
Payment Due Date 03/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3927



HSBC CARD SERVICES  
PO BOX 17332  
BALTIMORE MD 21297-1332



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HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 3451-6846-6428-7280  
From January 27, 2012 to February 26, 2012

Page 1 of 2

2012 Totals Year to Date	
Total fees charged in 2012	\$59.00
Total interest charged in 2012	\$105.79

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,489.47	\$55.74
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 78111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	173,062
Points	0
Total Points	173,062

Based on your terms HSBC Premier World MasterCard reward events have no linked fees, booking fee or seating restrictions

## Customer Note

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fee with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number: 5451-8846-6428-2280  
From February 26, 2012 to March 28, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$2,539.26
Payments	\$2,564.26
Other Credits	\$0.00
Purchases/Debits	\$2,320.66
Balance Transfer	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$25.00
<b>Fees Charged</b>	<b>\$25.00</b>
<b>Interest Charged</b>	<b>\$55.60</b>
New Balance	\$2,578.26
Revolving Credit Limit	\$11,300.00
Revolving Credit Available	\$0.00
Statement Closing Date	March 28, 2012
Days in Billing Cycle	31

Payment Information	
New Balance	\$2,578.26
Minimum Payment Due	\$107.00
Payment Due Date	April 22, 2012

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay—	You will pay off the balance shown on this statement in about—	And you will end up paying an estimated total of—
Only the minimum Payment	14 Years	\$7,699
\$105	3 Years	\$3,796 (Savings = \$3,903)

If you would like information about credit counseling services call 1-866-562-3217.

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-843-6866  
1-800-655-9352

**Payment Address:** HSBC Card Services, PO Box 3255, Carol Stream, IL 60197-5255  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salina, CA 95912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions		Payments/Refunds/Credits	
Trans Date	Post Date	Description of Transaction or Credit	Reference Number
03/24/12	03/24/12	PAYMENT BY PHONE - THANK YOU	65451982084003KX4ZMTRJN
		<b>Total Payment For This Period</b>	
			\$2,564.26
		Purchases/Debits	
Trans Date	Post Date	Description of Transaction or Credit	Reference Number
03/26/12	03/27/12	HY PROSPEKT STORE MINSK BLR	MT120870121000010169866
		03/26/12 20465.260 BYR	
		<b>Total Purchases For This Period</b>	
			\$2,320.66
		Fees	
Trans Date	Post Date	Description of Fees	Reference Number
03/22/12	03/22/12	LATE CHARGE ASSESSMENT	10020004120322996604350
		<b>Total Fees for This Period</b>	
			\$25.00

Detach and return bottom portion with your payment.

1498304 Y 27 02080001

32759K D 8 481 P481

See reverse side for important information



Account Number: 5451-8846-6428-2280  
New Balance: \$2,578.26  
Minimum Payment Due: \$107.00  
Payment Due Date: 04/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SAQR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3627

HSBC CARD SERVICES  
PO BOX 8255  
CAROL STREAM IL 60197-5255



00257626000107000005451984664282280001408



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-8866-6418-2280  
 From February 26, 2012 to March 28, 2012

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$55.60
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
<b>Total Interest For This Period</b>	<b>\$55.60</b>

2012 Totals Year to Date	
Total fees charged in 2012	\$75.00
Total interest charged in 2012	\$163.39

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,003.45	\$55.60
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v-Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	170,000
Points	2,310
<b>Total Points</b>	<b>172,310</b>

Based on your terms, HSBC Premier World MasterCard issued rewards here as United Miles, looking for or using restrictions.

## Customer News

Whether you're shopping in Britain or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So whenever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From March 28, 2012 to April 27, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$2,376.26
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$107.00
Post Due Amount	\$25.00
<b>Fees Charged</b>	<b>\$58.42</b>
<b>Interest Charged</b>	<b>\$58.42</b>
New Balance	\$2,659.68
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	April 27, 2012
Days in Billing Cycle	30

Payment Information		\$2,659.68
New Balance		\$218.00
Minimum Payment Due		May 22, 2012
Payment Due Date		
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay—	You will pay off the balance shown on this statement in about—	And you will end up paying an estimated total of—
Only the minimum Payment	14 Years	\$7,121
\$300	3 Years	\$3,921 (Savings = \$3,200)
If you would like information about credit counseling services call 1-866-569-2227.		

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-0866  
1-800-635-0392

**Payment Address:** HSBC Card Services, PO Box 3255, Carol Stream, IL 60197-5255  
**Billing Inquiries:** HSBC Card Services, PO Box 80626, Salinas, CA 95012-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

**PLEASE NOTE:** Some HSBC correspondence addresses may have changed. Please commence using the addresses listed in the above section, on this statement immediately for future correspondence.

**PROTECT YOUR CREDIT RATING:** YOUR ACCOUNT IS PAST DUE. CALL 855-227-4165 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
04/23/12	04/23/12	LATE CHARGE ASSESSMENT		10000094130421999633760	\$25.00
Total Fees for This Period					\$25.00
Interest Charges					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$58.42
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
Total Interest For This Period					\$58.42

Draw and retain bottom portion with your payment.

149031-4-Y-17 000000001

SPENTHE D &amp; R6 PM01

See reverse side for important information.



Account Number: 5451-9846-6428-2280  
New Balance: \$2,659.68  
Minimum Payment Due: \$218.00  
Payment Due Date: 05/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT  
ENCLOSED

ALI SADR  
7117 NATCHEL WOODS LN  
BETHESDA MD 20817-3927

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255



00265968000218000005451984664282280001409





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number: 5451-9846-6428-2280  
 From March 28, 2012 to April 27, 2012

Page 2 of 2

2012 Totals Year to Date	
Total fees charged in 2012	\$100.00
Total interest charged in 2012	\$221.81

**Interest Charge Calculation**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,609.34	\$58.42
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

**HSBC PREMIER REWARDS Summary**

Previous Points	170,594
Points	0
<b>Total Points</b>	<b>170,594</b>

Transfer your new HSBC Premier World MasterCard credit account line to linked card, booking fare or saving restrictions.

**Customer News**

Whether you're shopping in Britain or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-6846-6428-2280  
 From April 27, 2012 to May 28, 2012

Page 1 of 2

Summary of Account Activity		Payment Information	
Previous Balance	\$2,659.68	New Balance	\$0.00
Payments	\$2,659.68	Minimum Payment Due	\$0.00
Other Credits	\$0.00	Payment Due Date	June 22, 2012
Purchases/Debits	\$0.00	<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.	
Balance Transfers	\$0.00		
Cash Advances	\$0.00		
Paid Due Amount	\$0.00		
<b>Fees Charged</b>	<b>\$0.00</b>		
<b>Interest Charged</b>	<b>\$0.00</b>		
New Balance	\$0.00		
Revolving Credit Limit	\$11,500.00		
Revolving Credit Available	\$0.00		
Statement Closing Date	May 28, 2012		
Days in Billing Cycle	31		

## Questions?

 24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Collect  
 TDD/Hearing Impaired

 1-888-662-4722  
 1-800-327-4214  
 1-716-841-6865  
 1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 5255, Carol Stream, IL 60157-5255  
**Billing Inquiries:** HSBC Card Services, PO Box 50629, Salinas, CA 93912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

**PLEASE NOTE:** Some HSBC correspondence addresses may have changed. Please commence using the addresses listed in the above section, on this statement immediately for future correspondence.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				
Payments/Returns/Credits				
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
05/14/12	05/13/12	PAYMENT THANK YOU	43431982136014126203280	-\$2,659.68
<b>Total Payment For This Period</b>				-\$2,659.68
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
<b>Total Fees For This Period</b>				\$0.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
<b>Total Interest For This Period</b>				\$0.00
2012 Totals Year to Date				
Total fees charged in 2012				\$100.00
Total interest charged in 2012				\$221.81

Check and mail letters please with your payment

148830 4 Y 27 0000000419

ENCLOSURE 2 x 201 ENCLOSURE

See reverse side for important information


**Account Number:** 5451-6846-6428-2280  
**New Balance** \$0.00  
**Minimum Payment Due** \$0.00  
**Payment Due Date** 06/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

 140  
 AMOUNT  
 ENCLOSED

 ALI SADR  
 7117 NATELLI WOODS LN  
 BETHESDA MD 20817-3927

 HSBC CARD SERVICES  
 PO BOX 5255  
 CAROL STREAM IL 60157-5255  

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HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6426-2280  
 From April 27, 2012 to May 26, 2012

Page 2 of 2

**Interest Charge Calculation**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

**HSBC PREMIER REWARDS Summary**

Previous Points	173,504	Travel on your terms. HSBC Premier World MasterCard lets it reward how you travel and dine, booking and staying restrictions.
Points	0	
<b>Total Points</b>	<b>173,504</b>	

**Customer News**

Whether you're shopping in *Boutique* or *Demode*, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2260  
From May 28, 2012 to August 28, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$0.00
Payments	-
Other Credits	\$347.22
Purchases/Debits	\$347.22
Balance Transfers	-
Cash Advances	\$0.00
Post Due Amount	\$0.00
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>
New Balance	\$0.00
Revolving Credit Limit	\$11,300.00
Revolving Credit Available	\$11,300.00
Statement Closing Date	August 28, 2012
Days in Billing Cycle	32

Payment Information	
New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	September 22, 2012
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.	

## Questions?

24-hour Customer Service  
Lost or Stolen Card  
Outside U.S.A. Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-323-4234  
1-116-843-6866  
1-800-655-5392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255  
Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029  
Manage Your account online at [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				
Payments/Returns/Credits				
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
08/22/12	08/24/12	Marina View Hotel Aqar Dubai AE	MT122370112000019233997	-\$347.22
<b>Total Payment For This Period</b>				-\$347.22
Purchases/Debits				
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number
08/22/12	08/24/12	Marina View Hotel Aqar Dubai AE	AE	MT122370112000019233996
08/22/12	08/24/12	2344.40 AED		
<b>Total Purchases For This Period</b>				\$347.22
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
<b>Total Fees For This Period</b>				\$0.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
<b>Total Interest For This Period</b>				\$0.00

Check and review before paying with your payment.

140820 4 27 090908011 2012016 3 8 10775003

See reverse side for important information.



Account Number: 5451-9846-6428-2260  
New Balance \$0.00  
Minimum Payment Due \$0.00  
Payment Due Date 09/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SADR  
7117 NATELLI WOODS LN  
BETHESDA MD 20817-3827

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255

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HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5431-9845-6428-2280  
 From May 28, 2012 to August 28, 2012

Page 2 of 2

2012 Totals Year to Date	
Total fees charged in 2012	\$100.00
Total interest charged in 2012	\$221.81

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

(v) Variable Rate

**HSBC PREMIER REWARDS Summary**

Previous Points	171,104
Points	0
<b>Total Points</b>	<b>171,104</b>

Travel or pay more HSBC Premier World MasterCard card rewards here or check out more, looking for or meeting restrictions.

**Customer News**

Whether you're shopping in Britain or Denmark, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-5846-6428-2280  
From August 28, 2012 to September 27, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$0.00
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$173.45
Balance Transfers	\$0.00
Cash Advances	\$0.00
Post Due Amount	\$0.00
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>
New Balance	\$173.45
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$11,326.55
Statement Closing Date	September 27, 2012
Days in Billing Cycle	30

Payment Information	
New Balance	\$173.45
Minimum Payment Due	\$25.00
Payment Due Date	October 22, 2012

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	8 Months	\$191

If you would like information about credit counseling services call in 1-866-569-3227.

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-8866  
1-800-655-9352

**Payment Address:** HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

**Billing Inquiries:** HSBC Card Services, PO Box 80029, Dallas, CA 95912-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
09/13/12	09/15/12	BUYUK SEFLER GIDA TU R ISTANBUL TUR		MT12258010900010214647	\$33.75
	09/13/12	96.00 TRY			
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121371	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121372	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121373	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121374	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121375	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121376	\$19.95
<b>Total Purchases For This Period</b>					<b>\$173.45</b>
Fees					
Trans Date	Post Date	Description of Fees	Reference Number	Amount	
<b>Total Fees For This Period</b>					<b>\$0.00</b>

Check and return focus postcard with your payment.

340812 4 27 900000001 07/20/12 D 8 511 PM01

See reverse side for important information



Account Number: 5451-5846-6428-2280  
New Balance: \$173.45  
Minimum Payment Due: \$25.00  
Payment Due Date: 10/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT  
ENCLOSED

ALI SADR  
7117 HATELLI WOODS LN  
BETHESDA MD 20817-3927

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255

00017345000025000005451984664282280001408



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6426-2260  
 From August 26, 2012 to September 17, 2012

Page 2 of 2

Interest Charges	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
<b>Total Interest For This Period</b>	<b>\$0.00</b>

2012 Totals Year to Date	
Total fees charged in 2012	\$100.00
Total interest charged in 2012	\$219.81

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	17.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	17.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	17.24% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	870,116	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	176	
<b>Total Points</b>	<b>870,292</b>	

## Customized Notes

Whether you're shopping in Russia or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So whenever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6428-2280  
From September 27, 2012 to October 28, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$173.45
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$19.95
Balance Transfers	\$0.00
Cash Advances	\$0.00
Post Due Amount	\$25.00
Fees Charged	\$25.00
Interest Charged	\$4.34
New Balance	\$222.74
Revolving Credit Limit	\$11,300.00
Revolving Credit Available	\$11,277.26
Statement Closing Date	October 28, 2012
Days in Billing Cycle	31

Payment Information	
New Balance	\$222.74
Minimum Payment Due	\$57.00
Payment Due Date	November 22, 2012
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...
Only the minimum Payment	9 Months \$244
And you will end up paying an estimated total of...	
If you would like information about credit counseling services call us 1-866-569-3227.	

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-682-4722  
1-800-327-4214  
1-715-841-6866  
1-800-655-6392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255  
Billing Inquiries: HSBC Card Services, PO Box 80023, Salinas, CA 93912-0029  
Manage Your account online at [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
10/19/12	10/20/12	PAYPAL *MEDGALAYER 8029357713 CA		MT12294011400001060345	\$19.95
Total Purchases For This Period					\$19.95
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
10/22/12	10/22/12	LATE CHARGE ASSESSMENT		10000004111022999002150	\$25.00
Total Fees for This Period					\$25.00
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$4.34
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
Total Interest For This Period					\$4.34

Detach and return bottom portion with your payment.

168820 4 27 000000412

STXCTES ID 6 11671021

See reverse side for important information



Account Number: 5451-9846-6428-2280  
New Balance \$222.74  
Minimum Payment Due \$57.00  
Payment Due Date 11/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SADR  
4445 ROCK FOREST DR  
APT 200  
BETHESDA MD 20817-6992

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255



00022274000057000005451984664282280001405





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6428-2380  
 From September 27, 2012 to October 26, 2012

Page 2 of 2

2012 Totals Year to Date	
Total fees charged in 2012	\$125.00
Total interest charged in 2012	\$326.15

**Interest Charge Calculation**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$187.50	\$4.34
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

**HSBC PREMIER REWARDS Summary**

Previous Totals	\$75,498	Thank you for being a HSBC Premier World MasterCard cardholder. Rewards here is blocked due to being free or meeting restrictions.
Points	24	
Total Points	\$75,518	

**Customer News**

Whether you're shopping in Britain or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number: 5451-9846-6573-9288  
 From November 27, 2012 to December 18, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$0.00
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$5,324.51
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fee Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$5,324.51
Revolving Credit Limit	\$11,300.00
Revolving Credit Available	\$5,975.49
Statement Closing Date	December 18, 2012
Days in Billing Cycle	31

Payment Information	
New Balance	\$5,324.51
Minimum Payment Due	\$56.00
Payment Due Date	January 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$75.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay—	You will pay off the balance shown on this statement in about—	And you will end up paying an estimated total of—
Only the minimum Payment	21 Years	\$16,923
\$226	3 Years	\$8,143 (Savings = \$8,778)

If you would like information about credit counseling services call 1-866-569-2227

## Questions?

24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Collect  
 TDD/Relay: Impaired

1-888-667-4722  
 1-800-327-4214  
 1-716-841-6866  
 1-800-455-9392

**Payment Address:** HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions		Purchases/Debits		Fees	
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
12/9/12	12/06/12	THY - WWW THY.COM ISTANBUL TUR		MT12341001000001018035	\$5,324.50
12/19/12	12/11/12	YAKAMAZ RES.BU URN.CED ISTANBUL TUR		MT123460120000010193204	\$162.67
	12/19/12	199.00 TRY			
12/12/12	12/13/12	BTA-LIPPON ISTANBUL TUR		MT123480120000010076051	\$4.24
	12/12/12	7.50 TRY			
12/16/12	12/17/12	BODRUM MARCH CAFE ISTANBUL TUR		MT123520118000010214628	\$32.70
	12/16/12	58.00 TRY			
Total Purchases For This Period					\$5,324.51
Transactions		Fees		Fees	
Trans Date	Post Date	Description of Fees		Reference Number	Amount
Total Fees For This Period					\$0.00

Details and terms become parties with your payment

110330 1 27 0000000000 00000000 00000000 00000000

See reverse side for important information



Account Number: 5451-9846-6573-9288  
 New Balance \$5,324.51  
 Minimum Payment Due \$56.00  
 Payment Due Date 01/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT ENCLOSED

ALI SADR  
 8445 ROCK FOREST DR  
 APT 209  
 BETHESDA MD 20817-8602

HSBC CARD SERVICES  
 PO BOX 5255  
 CAROL STREAM IL 60197-5255



00552451000056000005451984665739288001402

**GOVERNMENT  
 EXHIBIT  
 495B**  
 18 Cr. 224 (AJN)



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-8846-6573-9288  
 From November 27, 2012 to December 26, 2012

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
<b>Total Interest For This Period</b>	<b>\$0.00</b>

2012 Totals Year to Date	
Total fees charged in 2012	\$125.00
Total interest charged in 2012	\$226.15

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 00001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	175,118	Based on your latest HSBC Premier World MasterCard card account here or linked card data, including fees or credit restrictions.
Points	3,312	
Total Points	180,430	

## Customer Notice

Whether you're shopping in Russia or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-8846-6573-9288  
From December 28, 2012 to January 28, 2013

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$5,324.51
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$1,509.90
Balance Transfers	\$0.00
Cash Advances	\$0.00
Post Due Amount	\$56.00
<b>Fees Charged</b>	<b>\$25.00</b>
<b>Interest Charged</b>	<b>\$168.66</b>
New Balance	\$7,627.47
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$3,872.53
Statement Closing Date	January 28, 2013
Days in Billing Cycle	31

Payment Information	
New Balance	\$7,627.47
Minimum Payment Due	\$326.00
Payment Due Date	February 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	23 Years	\$23,255
\$312	3 Years	\$11,245 (Savings = \$11,990)

If you would like information about credit counseling services call 1-855-569-2277.

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Callout  
TDOTearing Inquired

1-888-662-4722  
1-800-327-4234  
1-714-841-6866  
1-800-455-9392

**Payment Address:** HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 92012-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions		Purchases/Debits			
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
12/31/12	01/01/13	SMARTSHIRT 4252831870 WA		MT13001011900001011139	\$1,192.00
01/02/13	01/04/13	MARRIOTT 337P9 F&R BETHESDA MD		MT130040121000010177525	
		MARCH DVM 000001451			
		ARRVL DT: 010213 DEPT DT: 010213			
		MARCH PH 3018975600			
		PROPERTY PH 3018975600			
		<b>Transaction Total</b>			\$6.63
01/04/13	01/05/13	HAIR CUTTERY #1828 BETHESDA MD		MT130050123000010199900	\$20.00
01/04/13	01/07/13	THE NORTH FACE #48 BETHESDA MD		MT130070113000010513107	\$518.39
01/04/13	01/07/13	CVS PHARMACY #1479 Q03 BETHESDA MD		MT130070113000010518647	\$70.39
01/04/13	01/07/13	TYSON'S SUPER CLEANERS VIENNA VA		MT130070116000010378933	\$13.50

Details and return letters pertain with your payment.

040023 1 29 0000000413

STMTES D 6 01271001

See reverse side for important information.



Account Number: 5451-8846-6573-9288  
New Balance \$7,627.47  
Minimum Payment Due \$326.00  
Payment Due Date 02/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT  
ENCLOSED

ALI SAOR  
6445 ROCK FOREST DR  
APT 209  
BETHESDA MD 20817 8002

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255

00762747000326000005451984665739288001408





HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5455-8846-6373-9288  
 From December 28, 2012 to January 28, 2013

Page 2 of 2

01/18/13	09/19/13	CAFE PRESSE CLUB ZUERICH CHF	MT130150118000010133239	\$86.99
	05/18/13	\$1.30 CHF		
Total Purchases For This Period				\$1,009.90
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
01/22/13	01/22/13	LATE CHARGE ASSESSMENT	10000004110122999632180	\$25.00
Total Fees for This Period				\$25.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$168.06
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$168.06
2013 Totals Year to Date				
Total fees charged in 2013				\$25.00
Total interest charged in 2013				\$168.06

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$7,264.21	\$168.06
CASH ADVANCES 60001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	181,542	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	1,308	
Total Points	182,850	

## Customer Notes

Whether you're shopping in Dubai or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number: 5451-9846-6573-9288  
From January 23, 2013 to February 23, 2013

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$7,827.47
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$474.76
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$328.00
Fees Charged	\$25.00
Interest Charged	\$145.36
New Balance	\$8,292.59
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	February 23, 2013
Days in Billing Cycle	28

Payment Information	
New Balance	\$8,292.59
Minimum Payment Due	\$600.00
Payment Due Date	March 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	23 Years	\$24,803
1340	3 Years	\$12,226 (Savings = \$12,577)

If you would like information about credit counseling services call 1-866-569-3327

## Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-0866  
1-800-455-9392

**Payment Address:** HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

## Transactions

		Purchases/Debits			
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
02/05/13	02/06/13	FIN TAXI GMRH M/ESCHRN DEU		MT130370119000010101148	\$208.11
	02/05/13	154.50 EUR			
02/21/13	02/23/13	RYANAIR DUBLIN IRL		MT130540118000010152783	
		NAME: BACCIFAVA/MEDEA			
		CTY OF ORGN: BOY TRVL DT: 022513			
		CTY DEST: BUD SVC PRYDR: FR			
		FARE TYPE: C STOPOVER:			
		<b>Transaction Total</b>			\$122.75
		02/21/13 000000006386 978			
		NAME: BACCIFAVA/MEDEA			
		CTY OF ORGN: BOY TRVL DT: 022513			
		CTY DEST: BUD SVC PRYDR: FR			
		FARE TYPE: C STOPOVER:			
		<b>Transaction Total</b>			\$0.00
02/21/13	02/23/13	RYANAIR DUBLIN IRL		MT130540118000010152784	
		NAME: BACCIFAVA/MEDEA			

Detach and retain bottom portion with your payment.

140714 A 17 000000001

STV256 0 4 475 75003

See reverse side for important information



Account Number: 5451-9846-6573-9288  
New Balance \$8,292.59  
Minimum Payment Due \$600.00  
Payment Due Date 03/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SADR  
6445 ROCK FOREST DR  
APT 208  
BETHESDA MD 20817-6802

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255



00829259000600000005451984665739288001401



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 3455-8846-6573-9286  
From January 28, 2013 to February 25, 2013

Page 2 of 3

		CTY OF ORGN: BGY TRVL DT: 022513	
		CTY DEST: BUD SVC PRVDR: FR	
		FARE TYPE: C STOPOVER:	
		<b>Transaction Total</b>	\$14.39
		02/25/13 00000001000 \$78	
		NAME BACCIFAVA/MEDEA	
		CTY OF ORGN: BGY TRVL DT: 022513	
		CTY DEST: BUD SVC PRVDR: FR	
		FARE TYPE: C STOPOVER:	
		<b>Transaction Total</b>	\$0.00
03/21/13	03/23/13	WIZZ AIR 920WZZV59RFC BUDAPEST HUN	MT130560118000010171535
		NAME BACCIFAVA/MEDEA	
		CTY OF ORGN: BUD TRVL DT: 000000	
		CTY DEST: MXP SVC PRVDR: W6	
		FARE TYPE: Y STOPOVER:	
		<b>Transaction Total</b>	\$129.60
		<b>Total Purchases For This Period</b>	\$474.74
Fees			
Trans Date	Post Date	Description of Fees	Reference Number Amount
02/22/13	02/22/13	LATE CHARGE ASSESSMENT	10000004110222999023940 \$25.00
<b>Total Fees for This Period</b>			\$25.00
Interest Charged			
Description of Interest Charge			Amount
INTEREST CHARGE ON CASH ADVANCES			\$0.00
INTEREST CHARGE ON PURCHASES			\$165.36
INTEREST CHARGE ON BALANCE TRANSFERS			\$0.00
<b>Total Interest For This Period</b>			\$165.36
2013 Totals Year to Date			
		Total fees charged in 2013	\$50.00
		Total interest charged in 2013	\$333.42

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$7,913.32	\$165.36
CASH ADVANCES 00001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 11111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6573-9268  
 From January 28, 2013 to February 25, 2013

Page 3 of 3

## HSBC PREMIER REWARDS Summary

Pending Points	181,133	Based on your latest HSBC Premier World MasterCard level, rewards have no blackout dates, looking for a reward redemption
Points	343	
Total Points	181,476	

## Customer News

Whether you're shopping in Britain or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.

## Customer News

Effective January 1, 2013, Price Protection coverage on your Premier World MasterCard® will be increasing from 60 days to 120 days from the date of purchase. Please call 1-800-MC-ASSIST to obtain full terms, conditions and exclusions that may apply.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6573-9288  
From February 25, 2013 to March 28, 2013

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$8,292.39
Payments	\$600.00
Other Credits	\$0.00
Purchases/Debits	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$189.52
New Balance	\$7,882.11
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$3,617.89
Statement Closing Date	March 28, 2013
Days in Billing Cycle	31

Payment Information	
New Balance	\$7,882.11
Minimum Payment Due	\$269.00
Payment Due Date	April 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	23 Years	\$34,202
\$323	3 Years	\$11,621 (Savings = \$22,581)

If you would like information about credit counseling services call 1-866-569-2227

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-8966  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255  
**Billing Inquiries:** HSBC Card Services, PO Box 80929, Salinas, CA 93912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

**As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.**

Transactions			
Payments/Returns/Credits			
Trans Date	Post Date	Description of Transaction or Credit	Amount
03/19/13	03/19/13	PAYMENT BY PHONE - THANK YOU	\$600.00
Total Payment For This Period			\$600.00
Fees			
Trans Date	Post Date	Description of Fees	Amount
Total Fees For This Period			\$0.00
Interest Charged			
Description of Interest Charge			Amount
INTEREST CHARGE ON CASH ADVANCES			\$0.00
INTEREST CHARGE ON PURCHASES			\$189.52
INTEREST CHARGE ON BALANCE TRANSFERS			\$0.00
Total Interest For This Period			\$189.52

Detach and store bottom portion with your payment.

140832 4 27 200000001

02/25/13 D 5 3817062

See reverse side for important information



Account Number: 5451-9846-6573-9288  
New Balance \$7,882.11  
Minimum Payment Due \$269.00  
Payment Due Date 04/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SADR  
8445 ROCK FOREST DR  
APT 209  
BETHESDA MD 20817-8802

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255



00788211000269000005451984665739288001405



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number: 5451-9846-6373-9288  
 From February 23, 2013 to March 28, 2013

Page 2 of 2

2013 Totals Year to Date	
Total fees charged in 2013	\$30.00
Total interest charged in 2013	\$512.94

**Interest Charge Calculation**

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$8,191.88	\$189.52
CASH ADVANCES 60001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

(v)=Variable Rate

**HSBC PREMIER REWARDS SUMMARY**

Previous Points	182,438	Travel on your terms. HSBC Premier World MasterCard travel awards have no blackout dates, booking fees or seating restrictions.
Points	0	
Total Points	182,438	

**Customer News**

Whether you're shopping in *libertine* or *Bestrude*, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So whenever you travel, be sure to travel with your Premier credit card.

**Customer News**

Effective January 1, 2013, Price Protection coverage on your Premier World MasterCard® will be increasing from 60 days to 120 days from the date of purchase. Please call 1-800-MC-ASSIST to obtain full terms, conditions and exclusions that may apply.



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-8846-6573-9288  
 From March 28, 2013 to April 26, 2013

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$1,882.11
Payments	-	\$1,882.11
Other Credits	-	\$0.00
Purchases/Debits	+	\$720.90
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
<b>Fees Charged</b>	+	<b>\$0.00</b>
<b>Interest Charged</b>	+	<b>\$0.00</b>
New Balance		\$720.90
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$10,779.10
Statement Closing Date		April 26, 2013
Days in Billing Cycle		29

Payment Information	
New Balance	\$720.90
Minimum Payment Due	\$25.00
Payment Due Date	May 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	4 Years	\$1,183
\$20	3 Years	\$1,063 (Savings = \$120)

If you would like information about credit counseling services call 1-866-569-2227

**Questions?**
 24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Contact  
 TDD/Hearing Impaired

 1-888-662-4722  
 1-800-327-4214  
 1-716-841-6866  
 1-800-633-9392

**Payment Address:** HSBC Card Service, PO Box 5255, Carol Stream, IL 60197-5255

**Billing Inquiries:** HSBC Card Services, PO Box 8028, Salinas, CA 93912-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Refunds/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
04/05/13	04/05/13	PAYMENT - THANK YOU	65451983095010NC1DCE007	-\$7,882.11	
Total Payment For This Period				-\$7,882.11	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
04/08/13	04/10/13	J CHOWS - MONTGOMERY M BETHESDA MD		MT131000117000010154259	\$16.41
04/09/13	04/11/13	STARBUCKS NJ-T30911501 MILLTOWN NJ		MT131010116000010151008	\$4.49
04/09/13	04/11/13	ANNAPOLIS SAILING SC180 809-6389192 MD		MT131010117000010079875	\$700.00
Total Purchases For This Period					\$720.90
Fees					
Trans Date	Post Date	Description of Fees	Reference Number	Amount	
Total Fees For This Period					\$0.00

Detach and retain bottom portion with your payment.

140810 4 27 00000001

870704 0 8 330 F001

See reverse side for important information.



Account Number: 5451-8846-6573-9288  
 New Balance \$720.90  
 Minimum Payment Due \$25.00  
 Payment Due Date 05/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
 AMOUNT  
 ENCLOSED

ALI SAOR  
 8445 ROCK FOREST DR  
 APT 209  
 BETHESDA MD 20817-6802

HSBC CARD SERVICES  
 PO BOX 5255  
 CAROL STREAM IL 60197-5255



00072090000025000005451984665739288001404



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5431-9846-6173-9288  
 From March 28, 2013 to April 26, 2013

Page 2 of 2

Interest Charged							
Description of Interest Charge	Amount						
INTEREST CHARGE ON CASH ADVANCES	\$0.00						
INTEREST CHARGE ON PURCHASES	\$0.00						
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00						
<b>Total Interest For This Period</b>	<b>\$0.00</b>						
<table border="1"> <thead> <tr> <th colspan="2">2013 Totals Year to Date</th></tr> </thead> <tbody> <tr> <td>Total fees charged in 2013</td><td>\$10.00</td></tr> <tr> <td>Total interest charged in 2013</td><td>\$522.94</td></tr> </tbody> </table>		2013 Totals Year to Date		Total fees charged in 2013	\$10.00	Total interest charged in 2013	\$522.94
2013 Totals Year to Date							
Total fees charged in 2013	\$10.00						
Total interest charged in 2013	\$522.94						

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 00001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	161,018	Total on your new HSBC Premier World MasterCard card rewards have no blackout dates, booking fees or seating restrictions.
Points	708	
<b>Total Points</b>	<b>161,726</b>	

## CUSTOMER NEWS

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So whenever you travel, be sure to travel with your Premier credit card.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number: 5451-9846-6573-9288  
From April 26, 2013 to May 28, 2013

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$720.90
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$73.72
Balance Transfers	\$0.00
Cash Advances	\$0.00
Post Date Amount	\$25.00
<b>Fees Charged</b>	<b>\$25.00</b>
<b>Interest Charged</b>	<b>\$19.30</b>
New Balance	\$838.92
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$10,661.08
Statement Closing Date	May 28, 2013
Days in Billing Cycle	32

Payment Information	
New Balance	\$838.92
Minimum Payment Due	\$78.00
Payment Due Date	June 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay—	You will pay off the balance shown on this statement in about—	And you will end up paying an estimated total of—
Only the minimum payment	5 Years	\$1,444
\$34	3 Years	\$1,237 (Savings = \$207)

If you would like information about credit counseling services call 1-866-569-2227.

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-6722  
1-800-327-4234  
1-716-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
04/27/13	04/29/13	CAPTAIN'S MARKET CABIN JOHN MD		MT131190114000010603720	\$19.71
04/27/13	04/29/13	MY SUSHI CABIN JOHN MD		MT131190114000010614224	\$48.06
04/30/13	05/01/13	DC PARKING METERS WASHINGTON DC		MT1312201190000010136082	\$4.00
05/08/13	05/09/13	KARBUD GIDA ISTANBUL TUR		MT131290116000010166743	\$1.95
	05/08/13	3.30 TRY			\$73.72
<b>Total Purchases For This Period</b>					
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
05/21/13	05/22/13	LATE CHARGE ASSESSMENT		1000000411052299531950	\$25.00
<b>Total Fees for This Period</b>					
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00

Detach and retain before paying with your payment.

110629 ( 27 0000000003 220513 D 8 12470001

See reverse side for important information.



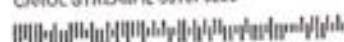
Account Number: 5451-9846-6573-9288  
New Balance \$838.92  
Minimum Payment Due \$78.00  
Payment Due Date 06/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SADR  
6445 ROCK FOREST DR  
APT 209  
BETHESDA MD 20817-8802

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255



00083892000078000005451984665739288001400



HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 3451-8846-6573-6288  
From April 26, 2013 to May 28, 2013

Page 2 of 2

INTEREST CHARGE ON PURCHASES	\$19.30						
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00						
<b>Total Interest For This Period</b>	<b>\$19.30</b>						
<table border="1"> <thead> <tr> <th colspan="2">2013 Totals Year to Date</th></tr> </thead> <tbody> <tr> <td>Total fees charged in 2013</td><td>\$75.00</td></tr> <tr> <td>Total interest charged in 2013</td><td>\$542.21</td></tr> </tbody> </table>		2013 Totals Year to Date		Total fees charged in 2013	\$75.00	Total interest charged in 2013	\$542.21
2013 Totals Year to Date							
Total fees charged in 2013	\$75.00						
Total interest charged in 2013	\$542.21						

## Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$808.29	\$19.30
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

## HSBC PREMIER REWARDS Summary

Previous Points	184,312	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	79	
<b>Total Points</b>	<b>184,392</b>	

## Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.

## Customer News

As a valued Premier client, **Concierge Services** will now be part of your HSBC Premier World MasterCard®. The MasterCard Concierge can make your dinner reservations, purchase tickets to events, and much more. The cost of goods or services can be billed to your HSBC Premier World MasterCard®. To learn more, call 1-888-314-6132.



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-6846-6573-9288  
 From May 28, 2013 to June 27, 2013

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$538.92
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$569.33
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$78.00
Fees Charged	\$25.00
Interest Charged	\$20.52
New Balance	\$1,554.17
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	June 27, 2013
Days in Billing Cycle	30

Payment Information	
New Balance	\$1,554.17
Minimum Payment Due	\$140.00
Payment Due Date	July 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay--	You will pay off the balance shown on this statement in about--	And you will end up paying an estimated total of--
Only the minimum Payment	10 Years	\$3,618
\$64	3 Years	\$2,291 (Savings = \$1,367)

If you would like information about credit counseling services call 1-866-569-2227.

## Questions?

24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Collect  
 TDD/Hearing Impaired

1-888-562-4722  
 1-800-327-4214  
 1-714-841-6866  
 1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

**Billing Inquiries:** HSBC Card Services, PO Box 80028, Salinas, CA 95012-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions		Purchases/Debits		Reference Number		Amount
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type			
06/22/13	06/24/13	STARBUCKS BAGG 10561538 DULLES VA		MT131750114000010560180		\$3.47
06/22/13	06/24/13	STARBUCKS #00747 BETHE Bethesda MD		MT131750114000010576228		\$3.45
06/22/13	06/24/13	CYB PHARMACY #1475 Q63 BETHESDA MD		MT131750114000010587704		\$59.28
06/22/13	06/24/13	WALGREENS #11123 POTOMAC MD		MT131750114000010589408		\$9.99
06/24/13	06/25/13	JOHN EDWARD KELLY MD P ROCKVILLE MD		MT131760119000010184159		\$155.00
06/24/13	06/25/13	HUDSON TRAIL OUTFITTER WASHINGTON DC		MT131760127000010132923		\$41.34
06/25/13	06/26/13	COLONIAL PARKING # QPS WASHINGTON DC		MT131770123000010143304		\$7.00
06/25/13	06/27/13	SUNOCO 0175100700 ROCKVILLE MD		MT131780116000010056084		\$21.25
06/25/13	06/27/13	HERTZ RENT-A-CAR WASHINGTON DC		MT131780116000010059837		

Details and terms below pertain with your payment.

1000000001

STMT06 0 8 11071988

See reverse side for important information.



Account Number: 5451-6846-6573-9288  
 New Balance \$1,554.17  
 Minimum Payment Due \$140.00  
 Payment Due Date 07/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
 AMOUNT  
 ENCLOSED

ALJ SACR  
 6445 ROCK FOREST DR APT 209  
 BETHESDA MD 20817-8802

HSBC CARD SERVICES  
 PO BOX 5255  
 CAROL STREAM IL 60197-5255



00155417000140000005451984665739288001405





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
 Account Number 5451-0846-6373-9288  
 From May 28, 2013 to June 27, 2013

Page 2 of 2

		AGREEMENT: 126688001 CK OUT DT: 06/21/13		
		RTRN LOC: ROCKVILLE MD		
		RTRN DT: 06/21/13 MRCK PH: 8006544173		
		SADR /ALI		
		<b>Transaction Total</b>		\$91.05
06/25/13	06/27/13	WASHINGTON FLYING C GAITHERSBURG MD	MT131780117000010190097	\$277.50
		<b>Total Purchases For This Period</b>		\$669.33
<b>Fees</b>				
<b>Trans Date</b>	<b>Post Date</b>	<b>Description of Fees</b>	<b>Reference Number</b>	<b>Amount</b>
06/22/13	06/22/13	LATE CHARGE ASSESSMENT	1000000410622999513260	\$25.00
		<b>Total Fees for This Period</b>		\$25.00
<b>Interest Charges</b>				
		<b>Description of Interest Charge</b>		<b>Amount</b>
		INTEREST CHARGE ON CASH ADVANCES		\$0.00
		INTEREST CHARGE ON PURCHASES		\$20.92
		INTEREST CHARGE ON BALANCE TRANSFERS		\$0.00
		<b>Total Interest For This Period</b>		\$20.92
<b>2013 Totals Year to Date</b>				
Total fees charged in 2013			\$190.00	
Total interest charged in 2013			\$363.16	

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$934.25	\$20.92
CASH ADVANCES 00001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

**HSBC PREMIER REWARDS Summary**

Previous Points	194,210	Travel on your terms. HSBC Premier World MasterCard travel awards have no blackout dates, booking fees or seating restrictions.
Points	378	
Total Points	194,588	

**Customer News**

Whether you're shopping in Britain or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6573-9288  
From June 21, 2013 to July 28, 2013

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$1,554.17
Payments	\$838.92
Other Credits	\$106.29
Purchases/Debits	\$2,832.60
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$67.62
New Balance	\$3,409.18
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$8,090.82
Statement Closing Date	July 28, 2013
Days in Billing Cycle	31

Payment Information	
New Balance	\$3,409.18
Minimum Payment Due	\$102.00
Payment Due Date	August 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	17 Years	\$9,853
\$140	3 Years	\$3,026 (Savings = \$4,827)

If you would like information about credit counseling services call 1-866-569-2227

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-8866  
1-800-633-9392

**Payment Address:** HSBC Card Services, PO Box 5255, Carol Stream, IL 60157-5255

**Billing Inquiries:** HSBC Card Services, PO Box 80929, Atlanta, GA 30392-0029

**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
06/28/13	06/28/13	PAYMENT THANK YOU	45451983180025973268633	-\$838.92	
07/02/13	07/03/13	NATIONAL CAR RENTAL ATLANTA GA	MT131840118000010183105	-\$206.29	
Total Payment For This Period				-\$1,045.21	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
06/26/13	06/28/13	DC PARKING METERS WASHINGTON DC		MT131790116000010180174	\$2.00
06/27/13	06/28/13	EDCONMOBIL 4784863 VIENNA VA		MT131790123000010142906	\$72.00
06/27/13	06/28/13	PF CHANGS #3900 MCLEAN VA		MT131800114000010153146	\$104.37
06/27/13	06/28/13	MONTBLANC TYSONS 21 MCLEAN VA		MT131800114000010158092	\$435.75
06/27/13	06/28/13	J CREW RETAIL #793 MCLEAN VA		MT131800116000010184003	\$281.40
06/28/13	06/28/13	PUBLIX #569 Dacula GA		MT131800120000010140638	\$15.37
06/29/13	07/01/13	FEDCOFFICE 00008268 BLUFORD GA		MT131820114000010327264	\$3.69

Detach and return bottom portion with your payment.

14082 5 27 000000411

5750166 10 8 1028 25073

See reverse side for important information



Account Number: 5451-9846-6573-9288  
New Balance \$3,409.18  
Minimum Payment Due \$102.00  
Payment Due Date 08/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

(4) AMOUNT  
ENCLOSURE

ALI SADR  
6445 ROCK FOREST DR APT 209  
BETHESDA MD 20817-8902

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255



00340918000102000005451984665739288001409



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6573-9288  
 From June 27, 2013 to July 28, 2013

Page 2 of 3

06/29/13	07/01/13	PUBLIX #369	Dacula GA	MT131820114000010549652	\$112.69
06/30/13	07/02/13	DELTA00601756745760 ATLANTA TUR NAME: PHILLIPS-MARYBE CTY OF ORGN: LAX TRVL DT: 06/30/13 CTY DEST: LAX SVC PRVDR: DL FARE TYPE: STOPOVER <b>Transaction Total</b>			\$29.43
	06/30/13	57.00 TRY NAME: PHILLIPS-MARYBE CTY OF ORGN: LAX TRVL DT: 06/30/13 CTY DEST: LAX SVC PRVDR: DL FARE TYPE: STOPOVER <b>Transaction Total</b>			\$0.00
06/10/13	07/02/13	WASHINGTON FLYING C GAITHERSBURG MD		MT131830116000010196485	\$198.00
07/01/13	07/02/13	NATIONAL CAR RENTAL ATLANTA GA AGRMNT#: 324030177 CK OUT DT: 06/28/13 KTRN LOC: COLLEGE PARK GA KTRN DT: 07/01/13 MRCH PH 800-468-3334 SADR ALI <b>Transaction Total</b>		MT131830116000010175034	\$206.29
07/01/13	07/03/13	SHELL CIL 216853204QPS HAVESVILLE GA		MT131840116000010149181	\$31.34
07/02/13	07/03/13	NATIONAL CAR RENTAL ATLANTA GA AGRMNT#: 324030113 CK OUT DT: 06/28/13 KTRN LOC: COLLEGE PARK GA KTRN DT: 07/01/13 MRCH PH 800-468-3334 SADR ALI <b>Transaction Total</b>		MT131840118000010185304	\$324.96
07/02/13	07/03/13	COLUMBIA EYE ASSOCIATE WASHINGTON DC		MT131840126000010146704	\$240.00
07/02/13	07/04/13	LEBANESE TAVERNA TYSON MCLEAN VA		MT131850117000010196538	\$26.74
07/04/13	07/06/13	COLONIAL PARKING #6008 CHEVY CHASE MD		MT131870116000010122992	\$3.00
07/17/13	07/18/13	MALATA RESTAURANT VALLETTA MLT 07/17/13 98.65 EUR		MT131990127000010035368	\$129.98
07/18/13	07/19/13	MALATA RESTAURANT VALLETTA MLT 07/18/13 20.00 EUR		MT131990127000010035367	\$26.35
07/18/13	07/19/13	BAR SATELLITE PANE 249 GALLARATE ITA 07/18/13 4.30 EUR		MT132000119000010063113	\$5.61
07/18/13	07/19/13	BAR SATELLITE MALP 903 PERINO ITA 07/18/13 4.30 EUR		MT132000119000010063122	\$5.71



HSBC PREMIER WORLD MASTERCARD


 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-0946-6573-9288  
 From June 27, 2013 to July 26, 2013

Page 3 of 3

07/18/13	07/18/13	07/18/13 7.00 EUR		
07/18/13	07/18/13	THE WESTIN DRAGONARA ST JULIANS MLT	MT132000127000010038451	\$143.29
07/18/13	07/26/13	07/18/13 109.20 EUR		
07/18/13	07/26/13	MARISCO NA DOCA LDA LISBOA PKT	MT132010115000010027819	\$184.76
07/18/13	07/26/13	07/18/13 143.30 EUR		
07/19/13	07/26/13	PLATEPASS HERTZ TOLLB 8774114300 AZ	MT132010120000010045366	\$15.40
Total Purchases For This Period				\$2,832.60
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Total Fees For This Period				\$0.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$67.62
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$67.62
2013 Totals Year to Date				
Total fees charged in 2013				\$100.00
Total interest charged in 2013				\$670.78

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,922.65	\$67.62
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Purchase Points	184,376
Points	1,827
Total Points	186,203

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

## Customer News

Whether you're shopping in Lisbon or Barcelona, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.





HSBC PREMIER WORLD MASTERCARD



HSBC Premier World MasterCard Account Statement  
Account Number 5451-9846-6573-9288  
From July 28, 2013 to August 28, 2013

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$3,409.18
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$13.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$102.00
<b>Fees Charged</b>	<b>\$25.00</b>
<b>Interest Charged</b>	<b>\$80.24</b>
New Balance	\$3,529.42
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$7,970.58
Statement Closing Date	August 28, 2013
Days in Billing Cycle	31

Payment Information	
New Balance	\$3,529.42
Minimum Payment Due	\$243.00
Payment Due Date	September 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay—	You will pay off the balance shown on this statement in about—	And you will end up paying an estimated total of—
Only the minimum Payment	17 Years	\$9,990
\$145	3 Years	\$5,200 (Savings = \$4,727)

If you would like information about credit counseling services call 1-866-569-2227.

**Questions?**

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TDD/Hearing Impaired

1-888-662-4722  
1-800-327-4214  
1-716-841-6866  
1-800-655-9392

**Payment Address:** HSBC Card Services, PO Box 3255, Carol Stream, IL 60197-5255  
**Billing Inquiries:** HSBC Card Services, PO Box 80029, Solon, IA 52392-0029  
**Manage Your account online at** [www.HSBCPREMIERUSA.com](http://www.HSBCPREMIERUSA.com)

**Important Information**

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				
Purchases/Debits				
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number
08/29/13	08/31/13	NOTARY COMM AND AUTH S WASHINGTON DC		MTF132120156000010062643
<b>Total Purchases For This Period</b>				\$15.00
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
08/22/13	08/22/13	LATE CHARGE ASSESSMENT	10000004110822999843000	\$25.00
<b>Total Fees for This Period</b>				\$25.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$80.24
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
<b>Total Interest For This Period</b>				\$80.24

Detach and retain bottom portion with your payment.

140000 5 27 0000000411

000000 0 8 10727983

See reverse side for important information.



Account Number: 5451-9846-6573-9288  
New Balance: \$3,529.42  
Minimum Payment Due: \$243.00  
Payment Due Date: 09/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140  
AMOUNT  
ENCLOSED

ALI SAOR  
6445 ROCK FOREST DR APT 209  
BETHESDA MD 20817-6902

HSBC CARD SERVICES  
PO BOX 5255  
CAROL STREAM IL 60197-5255



00352942000243000005451984665739288001406





HSBC PREMIER WORLD MASTERCARD



Page 2 of 2

 HSBC Premier World MasterCard Account Statement  
 Account Number 5451-9846-6573-9288  
 From July 28, 2013 to August 28, 2013

2013 Totals Year to Date	
Total fees charged in 2013	\$125.00
Total interest charged in 2013	\$711.02

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$3,447.61	\$79.76
PURCHASES 00001	27.24% (v)	\$20.82	\$0.48
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

## HSBC PREMIER REWARDS Summary

Previous Points	187,197
Points	21
Total Points	187,218

 Travel on your new HSBC Premier World MasterCard travel rewards here to unlock new  
 data, booking fees or seating restrictions

## Customer Notice

 Whether you're shopping in Dubai or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to  
 travel with your Premier credit card.



MasterCard

Page 1 of 2

MasterCard Account Statement  
Account Number 5451-9846-6573-9288  
From August 28, 2013 to October 2, 2013

Summary of Account Activity	
Previous Balance	\$3,329.42
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$243.00
Post Date Amount	\$25.00
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$3,354.42</b>
New Balance	\$11,300.09
Credit Limit	\$0.00
Credit Available	October 2, 2013
Statement Closing Date	35
Days in Billing Cycle	

Payment Information	
New Balance	\$3,554.42
Minimum Payment Due	\$304.00
Payment Due Date	October 22, 2013

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	16 Years	\$9,873
\$145	3 Years	\$5,240 (Savings = \$4,633)

If you would like information about credit counseling services call 1-855-369-2227.

#### Questions?

24-Hour Customer Service  
Lost or Stolen Card  
Outside USA Collect  
TOP/Traveling Impaired

1-888-385-8916  
1-800-441-0604  
1-716-841-7141  
1-800-655-0392

**Payment Address:** HSBC Bank USA, N.A., PO Box 5255, Carol Stream, IL 60197-5255

**Billing Inquiries:** HSBC Bank USA, N.A., PO Box 80026, Salt Lake, CA 93912-0026

**Manage Your account online at** [www.us.hsbc.com](http://www.us.hsbc.com)

#### Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				Purchases/Debits	Reference Number	Amount
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type			
				Fees	Reference Number	Amount
Trans Date	Post Date	Description of Fees				
09/22/13	09/22/13	LATE CHARGE ASSESSMENT			10000004110921999842950	\$25.00
<b>Total Fees for This Period</b>						\$25.00
				Interest Charged		Amount
				Description of Interest Charge		
				INTEREST CHARGE ON CASH ADVANCES		\$0.00
				INTEREST CHARGE ON PURCHASES		\$0.00
				INTEREST CHARGE ON BALANCE TRANSFERS		\$0.00
<b>Total Interest For This Period</b>						\$0.00
<b>2013 Totals Year to Date</b>						
Total fees charged in 2013						\$120.00
Total interest charged in 2013						\$111.02

Detach and retain bottom portion with your payment.

140097 5 C 17 000000411

STMTXN 6 4 0000000007

See reverse side for important information



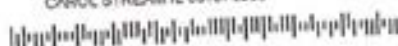
Account Number: 5451-9846-6573-9288  
New Balance: \$3,554.42  
Minimum Payment Due: \$304.00  
Payment Due Date: 10/22/2013

Include account number on check to HSBC Bank USA, N.A.. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

AMOUNT  
140 ENCLOSED

ALI SADR  
6445 ROCK FOREST DR APT 209  
BETHESDA MD 20817-8802

HSBC BANK USA, N.A.  
PO BOX 5255  
CAROL STREAM IL 60197-5255



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MasterCard

Page 2 of 2

MasterCard Account Statement  
 Account Number 3451-6846-6171-9288  
 From August 28, 2013 to October 2, 2013

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			



MasterCard

Page 1 of 2

 MasterCard Account Statement  
 Account Number 5451-9846-6573-9288  
 From October 2, 2013 to October 28, 2013

Summary of Account Activity		
Previous Balance		\$3,554.42
Payments	-	\$3,554.42
Other Credits	-	\$0.00
Purchases/Debits	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount	+	\$0.00
<b>Fees Charged</b>	+	<b>\$0.00</b>
<b>Interest Charged</b>	+	<b>\$0.00</b>
New Balance		\$0.00
Credit Limit		\$11,300.00
Credit Available		\$0.00
Statement Closing Date		October 28, 2013
Days in Billing Cycle		26

Payment Information	
New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	November 22, 2013
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00.	

## Questions?

 24-Hour Customer Service  
 Lost or Stolen Card  
 Outside USA Collect  
 Toll-free Inquiries

 1-888-365-8916  
 1-800-441-6604  
 1-716-841-7141  
 1-800-655-9352

 Payment Address: HSBC Bank USA, N.A., PO Box 5255, Carol Stream, IL 60197-5255  
 Billing Inquiries: HSBC Bank USA, N.A., PO Box 80026, Dallas, CA 93912-0026  
 Manage Your account online at [www.us.hsbc.com](http://www.us.hsbc.com)

## Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				
Payments/Returns/Credits				
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
10/03/13	10/03/13	CONV CRED ADJ	09999999981001003932100	-\$3,554.42
Total Payment For This Period				-\$3,554.42
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Total Fees For This Period				\$0.00
Interest Charges				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2013 Totals Year to Date				
Total fees charged in 2013				\$150.00
Total interest charged in 2013				\$711.00

Details and terms follow profile with your payment.

100971 1 0 27 0000001401

BTMEXX 11 8 2013 15CPT

See reverse side for important information.


 Account Number: 5451-9846-6573-9288  
 New Balance: \$0.00  
 Minimum Payment Due: \$0.00  
 Payment Due Date: 11/22/2013

Include account number on check to HSBC Bank USA, N.A. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

 140  
 AMOUNT  
 ENCLOSED

 ALI SADR  
 6445 ROCK FOREST DR APT 209  
 BETHESDA MD 20817-0802

 HSBC BANK USA, N.A.  
 PO BOX 5255  
 CAROL STREAM IL 60197-5255


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Page 2 of 2

MasterCard Account Statement  
Account Number 5453-0046-6575-9288  
From October 2, 2013 to October 28, 2013

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 00001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

JANUARY 1978

## 2010-2014

Date	From	To	Source
8/12/2010	Dubai, United Arab Emirates	Tehran, Iran	Email - Electronic Ticket (GX2202)
11/11/2010	Tehran, Iran	Istanbul, Turkey	Email - Electronic Ticket (GX2222)
11/12/2010	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX2222)
11/15/2010	Tehran, Iran	Istanbul, Turkey	Email - Electronic Ticket (GX2227)
12/11/2010	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX2235)
12/15/2010	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX2227)
2/8/2011	London, UK	Tehran, Iran	Email - Electronic Ticket (GX2010)
2/17/2011	Tehran, Iran	Dubai, United Arab Emirates	Email - Electronic Ticket (GX2012)
2/17/2011	Dubai, United Arab Emirates	Tehran, Iran	Email - Electronic Ticket (GX2013)
2/19/2011	Dubai, United Arab Emirates	Tehran, Iran	Email - Electronic Ticket (GX2012)
2/21/2011	Frankfurt, Germany	Tehran, Iran	Email - Electronic Ticket (GX2209)
4/26/2011	Tehran, Iran	Dubai, United Arab Emirates	Email - Electronic Ticket (GX2029)
4/30/2011	Dubai, United Arab Emirates	Tehran, Iran	Email - Electronic Ticket (GX2029)
5/4/2011	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX2035)
5/14/2011	Dubai, United Arab Emirates	Tehran, Iran	Email - Electronic Ticket (GX2039)
5/18/2011	Tehran, Iran	Frankfurt, Germany	Email - Electronic Ticket (GX1104)
5/31/2011	Tehran, Iran	Frankfurt, Germany	Email - Electronic Ticket (GX1105)
6/19/2011	Frankfurt, Germany	Tehran, Iran	Email - Electronic Ticket (GX1104)
6/24/2011	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX2045)
6/28/2011	Tehran, Iran	Frankfurt, Germany	Email - Electronic Ticket (GX1106)
7/17/2011	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX2053)
7/31/2011	Frankfurt, Germany	Tehran, Iran	Email - Electronic Ticket (GX1105)
8/28/2011	Frankfurt, Germany	Tehran, Iran	Email - Electronic Ticket (GX1106)
9/17/2011	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX2067)
9/19/2011	Tehran, Iran	Frankfurt, Germany	Email - Electronic Ticket (GX1107)
9/28/2011	Frankfurt, Germany	Tehran, Iran	Email - Electronic Ticket (GX1107)
10/10/2011	Tehran, Iran	Frankfurt, Germany	Email - Electronic Ticket (GX1108)



## 2010-2014

Date	From	To	Source
10/11/2011	Tehran, Iran	Istanbul, Turkey	Email - Electronic Ticket (GX1109)
10/11/2011	Frankfurt, Germany	Tehran, Iran	Email - Electronic Ticket (GX1108)
10/12/2011	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX1109)
10/13/2011	Tehran, Iran	Vienna, Austria	Email - Electronic Ticket (GX1110)
10/14/2011	Vienna, Austria	Tehran, Iran	Email - Electronic Ticket (GX1110)
11/10/2011	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX2079)
12/2/2011	Tehran, Iran	Istanbul, Turkey	Email - Electronic Ticket (GX2085)
12/10/2011	Istanbul, Turkey	Tehran, Iran	Email - Electronic Ticket (GX2085)
4/10/2012		Tehran, Iran	Passport P95427954 (GX205A-T)
4/11/2012	Tehran, Iran		Passport P95427954 (GX205A-T)
5/9/2012		Tehran, Iran	Passport P95427954 (GX205A-T)
5/14/2012	Tehran, Iran		Passport P95427954 (GX205A-T)
2/9/2014		Tehran, Iran	Passport H95647761 (GX206A-T)
2/12/2014	Tehran, Iran		Passport H95647761 (GX206A-T)
10/8/2014		Tehran, Iran	Passport H95647761 (GX206A-T)
10/10/2014	Tehran, Iran		Passport H95647761 (GX206A-T)
12/13/2014		Tehran, Iran	Passport H95647761 (GX206A-T)
12/15/2014	Tehran, Iran		Passport H95647761 (GX206A-T)

Clarity Fund Transfers via Stratus Global Investments Nov 24, 2011 - Dec 12, 2011								
	DATE	ORIGINATING PARTY	INTERMEDIARY PARTY	BENEFICIARY PARTY	CITY	COUNTRY	STATED PURPOSE	AMOUNT (USD)
1	November 24, 2011	Clarity	Stratus Global Investments	GFH Short Interest Private Fund, Inc	Panama C ty	Panama	Exchange of funds for Client 0045-7	\$ 241,650.00
2	November 24, 2011	Clarity	Stratus Global Investments	GFH Short Interest Private Fund, Inc	Panama C ty	Panama	Exchange of funds for Client 0045-7	\$ 238,155.00
3	November 24, 2011	Clarity	Stratus Global Investments	Flores-Hidalgo Sociedades e Inversiones, S.L.	Barcelona	Spain	Exchange of funds	\$ 439,150.50
4	November 25, 2011	Clarity	Stratus Global Investments	Apolo Zona Libre	Panama C ty	Panama	Legal Fees-Claims Management-IPC19	\$ 150,000.00
5	November 25, 2011	Clarity	Stratus Global Investments	Samuel Cardiente Sananes	Panama C ty	Panama	Legal Fees-Claims Management-IPC20	\$ 100,000.00
6	November 25, 2011	Clarity	Stratus Global Investments	Senzani International CA.	Willestamstad	Curacao	Legal Fees-Claims Management-IPC21	\$ 100,000.00
7	November 25, 2011	Clarity	Stratus Global Investments	Maruja Ayala de Morales	Los Angeles (CA)	USA	Legal Fees-Claims Management-IPC22	\$ 100,000.00
8	November 25, 2011	Clarity	Stratus Global Investments	Kam Pong Cheung	Enping	China	Legal Fees-Claims Management-IPC23	\$ 100,000.00
9	November 25, 2011	Clarity	Stratus Global Investments	Agustin Gonzalez	Maracay	Venezuela	Legal Fees-Claims Management-IPC24	\$ 70,000.00
10	November 28, 2011	Clarity	Stratus Global Investments	Healy Consultants (Hong Kong) Lim ted	Hong Kong	China	Establishment fee of the company Perse Vip	\$ 4,800.00
11	December 1, 2011	Clarity	Stratus Global Investments	America Economia 2021, CA	Panama C ty	Panama	Doors for Venezuela Project	\$ 200,000.00
12	December 1, 2011	Clarity	Stratus Global Investments	Corporacion Corriager CA, LLC	Miami (FL)	USA	Equipment for trucks / Venezuela Project	\$ 220,000.00
13	December 1, 2011	Clarity	Stratus Global Investments	Profit Finacial INC	Panama C ty	Panama	Bricks for Venezuela Project	\$ 178,550.00
14	December 1, 2011	Clarity	Stratus Global Investments	Lennox Parts LLC	Doral (FL)	USA	Spare parts for vehicles for Venezuela Project	\$ 300,000.00
15	December 1, 2011	Clarity	Stratus Global Investments	Tania Dos Santos	Weston (FL)	USA	Legal Fees-Claims Management-IPC25	\$ 100,000.00
16	December 1, 2011	Clarity	Stratus Global Investments	Venezolana de Control Intermodal CA.	Caracas	Venezuela	Legal Fees-Claims Management-IPC26	\$ 500,000.00
17	December 1, 2011	Clarity	Stratus Global Investments	Pablo Alejandro Fernandes Martins	Weston (FL)	USA	Legal Fees-Claims Management-IPC27	\$ 150,000.00
18	December 1, 2011	Clarity	Stratus Global Investments	Virginland Technology Co. Limited	Guangzhou	China	Legal Fees-Claims Management-IPC28	\$ 40,000.00



19	December 1, 2011	Clarity	Stratus Global Investments	Pablo Fernandes	Weston (FL)	USA	Legal Fees-Claims Management-IPC29	\$ 90,000.00
20	December 1, 2011	Clarity	Stratus Global Investments	Games Plus Electronic C.A.	Caracas	Venezuela	Legal Fees-Claims Management-IPC30	\$ 100,000.00
21	December 1, 2011	Clarity	Stratus Global Investments	1. Totalbank Curacao N.V. 2. Inversiones Keromuchi CA	Willestamstad	Curacao	Legal Fees-Claims Management-IPC31	\$ 100,000.00
22	December 1, 2011	Clarity	Stratus Global Investments	Irene Vianello	Caracas	Venezuela	Legal Fees-Claims Management-IPC32	\$ 126,000.00
23	December 1, 2011	Clarity	Stratus Global Investments	Jumbo Zona Libre, S.A	Colon	Panama	Legal Fees-Claims Management-IPC33	\$ 103,642.00
24	December 1, 2011	Clarity	Stratus Global Investments	1. Banesco S.A. 2. Inversiones A.M. Canaima C.A	Panama City	Panama	Legal Fees-Claims Management-IPC34	\$ 115,507.00
25	December 1, 2011	Clarity	Stratus Global Investments	Jumbo Zona Libre, S.A	Colon	Panama	Legal Fees-Claims Management-IPC35	\$ 96,358.00
26	December 1, 2011	Clarity	Stratus Global Investments	Global Morgan Group (HK) Limited	Hong Kong	China	Legal Fees-Claims Management-IPC36	\$ 115,000.00
27	December 1, 2011	Clarity	Stratus Global Investments	Fernando Padron	Caracas	Venezuela	Legal Fees-Claims Management-IPC37	\$ 28,500.00
28	December 6, 2011	Clarity	Stratus Global Investments	Ricardo Antonio Fernandes Sarrico	Aveiro	Portugal	Legal Fees-Claims Management-IPC38	\$ 145,000.00
29	December 6, 2011	Clarity	Stratus Global Investments	Franca Cravino	Varazze	Italy	Legal Fees-Claims Management-IPC39	\$ 55,000.00
30	December 6, 2011	Clarity	Stratus Global Investments	Vincenzo Conte and Alessandra Conte	Staten Island (NY)	USA	Legal Fees-Claims Management-IPC40	\$ 60,000.00
31	December 6, 2011	Clarity	Stratus Global Investments	Pablo Alejandro Fernandes Martins	Aveiro	Portugal	Legal Fees-Claims Management-IPC41	\$ 50,000.00
32	December 6, 2011	Clarity	Stratus Global Investments	Senzani International C.A.	Willestamstad	Curacao	Legal Fees-Claims Management-IPC42	\$ 200,000.00
33	December 6, 2011	Clarity	Stratus Global Investments	Global Morgan Group (HK) Limited	Hong Kong	China	Legal Fees-Claims Management-IPC43	\$ 170,000.00
34	December 6, 2011	Clarity	Stratus Global Investments	Jeancenter Corporation S.A	Colon	Panama	Legal Fees-Claims Management-IPC44	\$ 250,000.00
35	December 6, 2011	Clarity	Stratus Global Investments	Jumbo Zona Libre, S.A	Colon	Panama	Legal Fees-Claims Management-IPC45	\$ 115,839.00
36	December 6, 2011	Clarity	Stratus Global Investments	AA Group Limited	Guangzhou	China	Legal Fees-Claims Management-IPC46	\$ 325,000.00
37	December 6, 2011	Clarity	Stratus Global Investments	1. Totalbank Curacao N.V. 2. Inversiones Keromuchi CA	Willestamstad	Curacao	Legal Fees-Claims Management-IPC47	\$ 100,000.00
38	December 6, 2011	Clarity	Stratus Global Investments	Senzani International C.A.	Willestamstad	Curacao	Legal Fees-Claims Management-IPC48	\$ 100,000.00
39	December 7, 2011	Clarity	Stratus Global Investments	Flores-Hidalgo Sociedades e Inversiones, S.L.	Barcelona	Spain	Exchange of Funds	\$ 438,650.00

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BY PURPOSE		
Purpose	Count	Sum of Amount
Establishment Fee	1	\$ 4,800.00
Exchange of funds	6	\$ 1,540,256.00
Legal fees - Claims Management	36	\$ 4,779,211.00
Venezuela Project	6	\$ 1,548,536.00
<b>TOTAL:</b>	<b>49</b>	<b>\$ 6,171,817.00</b>

BY COUNTRY		
Country	Count	Sum of Amount
China	7	\$ 954,800.00
Colombia	5	\$ 400,000.00
Italy	2	\$ 253,000.00
Panama	16	\$ 2,764,716.50
Portugal	3	\$ 345,000.00
Spain	2	\$ 877,800.50
USA	8	\$ 1,479,000.00
Venezuela	6	\$ 924,500.00
<b>TOTAL:</b>	<b>49</b>	<b>\$ 6,171,817.00</b>

BY BENEFICIARY		
Beneficiary	Count	Sum of Amount
GFH Short Interest Private Fund, Inc.	4	\$ 962,455.50
1. Banesco S.A.	3	\$ 257,872.00
2. Inversiones A.M. Canaima C.A.	3	\$ 465,000.00
Global Morgan Group (PQ) Ltd.	3	\$ 315,839.00
Jumbo Zona Libre, S.A.	3	\$ 400,000.00
Senzani International C.A.	2	\$ 200,000.00
1. TotalBank Curacao N.V.	2	\$ 877,800.50
2. Inversiones Kasmachy C.A.	2	\$ 750,000.00
Flores-Hidalgo Sociedades e Inversiones, S.L.	2	\$ 200,000.00
Lemnos Parts LLC	2	\$ 295,000.00
Pablo Alejandro Fernandez Martins	2	\$ 70,000.00
Ricardo Antonio Fernandez Sarrico	1	\$ 325,000.00
AA Group Limited	1	\$ 100,000.00
Agustin Gonzalez	1	\$ 200,000.00
América Economía 2021, C.A.	1	\$ 158,000.00
Apolo Zona Libre	1	\$ 220,000.00
Corporacion Cortaier C.A. LLC	1	\$ 28,500.00
Fernando Pedrin	1	\$ 55,000.00
Francis Cerdas	1	\$ 100,000.00
Games Plus Electronic C.A.	1	\$ 4,800.00
Healy Consultants (Hong Kong) Limited	1	\$ 126,000.00
Irene Vianello	1	\$ 250,000.00
Jeancenter Corporation S.A.	1	\$ 100,000.00
Kam Pong Cheung	1	\$ 100,000.00
Marciano Tafari Emilio	1	\$ 190,000.00
Mande Ayala de Morales	1	\$ 350,000.00
May's Zona Libre, S.A.	1	\$ 90,000.00
Pablo Fernandez	1	\$ 178,350.00
Profit Financial INC	1	\$ 100,000.00
Samuel Cardenas Senenas	1	\$ 100,000.00
Santa Dos Santos	1	\$ 200,000.00
Techover SRL	1	\$ 300,000.00
Venezolana de Control Intermodal, C.A.	1	\$ 60,000.00
Vincenzo Conte and Alessandra Conte	1	\$ 40,000.00
Virghland Technology Co. Limited	1	\$ 6,171,817.00
<b>TOTAL:</b>	<b>49</b>	<b>\$ 6,171,817.00</b>

## Payment to Management 1

Date	From	Amount	Description
00.04.2011	Stratus Int.	USD305,885,-	Annual salary
22.08.2011	SG	USD36,611,-	Tuition fee
30.09.2011	SG	USD172,000,-	Compensation/Salary+Bonus
21.11.2011	SG	USD35,901,-	Salaries Sept/Oct11
09.01.2012	SG	USD24,000,-	Salaries Nov/Dec11
18.04.2012	SG	USD36,000,-	Salaries Jan/Feb/Mar12
13.06.2012	SG	USD24,000,-	Salaries Apr/May12
25.09.2012	SG	USD36,000,-	Salaries Jun/Jul/Aug12
25.12.2012	All Sadr	CAD65,779,38	Final Clearance for Venez project

## Payment to Bahram Karimi

21.05.2013	SG	TRY15,000,-	Salaries Mar/Apr13 Akbank
13.08.2013	Straturk	USD11,685,38	Salaries May/Jun/Jul13 Akbank
27.11.2013	Straturk	USD25,000,-	Advance payment
31.01.2014	Straturk	TRY50,000	Remaining payment for clearance the salary and partial bonuses till end of Dec13
14.05.2014	Straturk	USD32,000	Salaries Jan/Feb/Mar/Apr14
14.08.2014	Straturk	TRY34,382,40	Salaries May/Jun14 USD16K
21.10.2014	Straturk	TRY71,974,40	Salaries Jul/Aug/Sept/Oct USD32K

## Payment to Ekrem Cinar

Date	From	Amount	Description
05.03.2013	SG	TRY75,717,60	Salaries Dec12, Jan/Feb13 USD42K
21.05.2013	SG	USD28,000	Salaries Mar/Apr13
05.06.2013	Straturk	USD10,000	Monthly advance
08.07.2013	All Sadr-S	USD10,000	Salary Jun13
15.08.2013	Straturk	USD10,000	Salary Jul13
19.09.2013	All Sadr-S	USD10,000	Salary Aug13
18.10.2013	All Sadr-S	USD10,000	Salary Sept13
13.12.2013	Straturk	USD30,000	Salaries Oct-Nov-Dec13
07.03.2014	Straturk	USD20,000	Salaries Jan-Feb14
05.05.2014	Straturk	USD20,000	Salaries Mar-Apr14
09.05.2014	Straturk	USD45,000	Salary Compensation and performance bonus
15.07.2014	Straturk	TRY21,000	Last payment USD10K

## Payment to Mustafa Cetinel

Date	From	Amount	Description
05.06.2013	Straturk	USD10,000	Monthly advance
05.06.2013	Straturk	USD29,500	Close of Venezuela
08.07.2013	All Sadr-S	USD10,000	Salary Jun13
15.08.2013	Straturk	USD10,000	Salary Jul13
19.09.2013	All Sadr-S	USD10,000	Salary Aug13
18.10.2013	All Sadr-S	USD10,000	Salary Sept13
13.12.2013	Straturk	USD30,000	Salaries Oct-Nov-Dec13
07.03.2014	Straturk	USD20,000	Salaries Jan-Feb14
05.05.2014	Straturk	USD20,000	Salaries Mar-Apr14
14.07.2014	Brittstone	USD20,000	Salaries May-Jun14
29.08.2014	All Sadr-S	USD20,000	Salaries Jul-Aug14
28.11.2014	All Sadr-S	USD30,000	Salaries Sept-Oct-Nov14

## Payment to Mohammad Hajigolam

Date	From	Amount	Description
09.10.2013	Straturk	USD12,000	Salaries Jul/Aug/Sept13
11.12.2013	Straturk	USD8,000	Salaries Oct/Nov13
07.03.2014	Straturk	USD8,000	Salaries Dec13/Jan14
09.05.2014	Straturk	USD8,000	Salaries Feb/Mar14
11.08.2014	Brittstone	USD12,747,82	Salaries Apr/May/Jun14
08.09.2014	Brittstone	USD8,000	Salaries Jul/Aug14

## Payment to Tekyen - Semih Arslan

Date	From	Amount	Description
05.03.2013	SG	TRY122,050,05	IPC9-10 for the total of USD66,700,27
08.08.2013	SG	USD35,353,46	IPC11
24.09.2013	SG	USD32,000	IPC12-1st installment
30.09.2013	SG	USD31,550,64	IPC12-2nd installment
12.12.2013	Straturk	USD56,254	IPC13
09.05.2014	Straturk	USD50,000	Final IPC-1st installment
13.08.2014	Straturk	TRY125,349,60	Final IPC-2nd and last installment USD58K



3/1/20

Robert pure (acti)

G. Lynd

EX. 432 discussed and  
contents

G. Fata  
(acti)

- Trial prep.

Bless.

late, pencil 3/6

classified answer to whether \$ was JP Morgan's

**From:** Nevins, Talya <NevinsT@dany.nyc.gov>  
**Sent:** Wednesday, March 4, 2020 11:49 AM  
**To:** Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>  
**Cc:** Nelson, Matthew <NelsonM@dany.nyc.gov>  
**Subject:** RE: TRAVEL TO IRAN - Draft Chart

Hi Garrett,

I hope this morning is going well. As far as I'm concerned, the Iran travel summary chart (attached) is complete.

I did have to make a few judgment calls while verifying the chart against the underlying email exhibits. Specifically, some of the e-tickets have different dates for the purchase, the flight, and the ticket's NVA/NVB dates. Jane's chart was not always consistent about which date it listed for the trip. I chose to always use the Flight Date, except in one instance where there was an NVA date that came earlier than the "flight date" and the "flight date" in question was duplicative with a different e-ticket. I can explain this over the phone if need be.

Pending your final review and approval, this chart is ready to go for whenever you need it.

Talya

**From:** Nevins, Talya  
**Sent:** Tuesday, March 3, 2020 1:29 PM  
**To:** Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>  
**Cc:** Nelson, Matthew <NelsonM@dany.nyc.gov>  
**Subject:** TRAVEL TO IRAN - Draft Chart

Garrett,

Please find attached my draft of the Iran Travel Summary chart. It incorporates the passport analysis as well as the travel itinerary chart that Jane made based on the emails. It includes all dates that we know Sadr departed from or arrived in Tehran. Please let me know if you'd like it edited or formatted any differently.

Two questions:

1. As previously asked, should I go back to the original emails in order to verify the info included in Jane's chart?
2. I included a count for "total trips to/from Iran" (43). Jane's chart had an additional count for "round trips to and from Iran." I am not sure how she counted these "round trips." As of now I only included flights that were directly to or from Iran in my chart. I have a guess that her 'round trip' count included flights between locations that do not include Tehran (e.g. Tehran to London, London to Frankfurt, Frankfurt to Tehran). This flight pattern would not register as a round trip on the chart as I have it now, which would exclude that hypothetical 'London to Frankfurt' flight. I think it would be hard to verify that as a round trip unless the emails obviously show a connecting flight (e.g. Tehran-London, then London-Tehran with a layover in Frankfurt). Those types of connecting flights would not, however, register on the passport analysis. For the sake of consistency, I decided to only include flights that directly included Iran as a point of departure or arrival, recognizing that this could make it harder to count "round trips." When you look at the chart, please let me know if you think I should change this up.

Thank you,

**Talya R Nevins**

Paralegal, Major Economic Crimes Bureau  
Office of the New York County District Attorney  
80 Centre Street, 8<sup>th</sup> Floor  
New York, NY 10013  
Phone: 212-335-4353

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**From:** "Krouse, Michael (USANYS)" <MKrouse@usa.doj.gov>  
**Date:** March 5, 2020 at 7:41:50 PM EST  
**To:** "Nevins, Talya" <NevinsT@dany.nyc.gov>, "Lynch, Garrett (USANYS) [Contractor]" <GLynch@usa.doj.gov>, "Nelson, Matthew" <NelsonM@dany.nyc.gov>  
**Cc:** "Lake, Stephanie (USANYS)" <SLake@usa.doj.gov>, "Kim, Jane (USANYS) 4" <JKim4@usa.doj.gov>, "Lynch, Garrett" <LynchG@dany.nyc.gov>  
**Subject:** RE: Exhibit for summary chart and existing spreadsheet

Thanks Talya. For the charts by purpose, country, and beneficiary—can you bold the totals and shade them a different color so they stand out? Once you do that, I think we're good to go.

For the all payments chart, can you remove the shortened purpose column (that was just to put the pivot table together), and put the headings on the second page as well. Any way we can make the text bigger and more readable (by compressing the columns or other ways)?

Can you send them all back in PDF, and we'll then get them marked?

Thanks.

---

**From:** Nevins, Talya <NevinsT@dany.nyc.gov>  
**Sent:** Tuesday, March 3, 2020 9:47 AM  
**To:** Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>; Nelson, Matthew <NelsonM@dany.nyc.gov>  
**Cc:** Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Lynch, Garrett <LynchG@dany.nyc.gov>  
**Subject:** RE: Exhibit for summary chart and existing spreadsheet

Here you go. The Excel contains two tabs: 1. All Payments and 2. Breakdowns, which includes charts by purpose, country, and beneficiary. I also exported each of the four tables as its own PDF. All attached.

Let me know if you want anything changed or formatted differently.

Good luck this morning with opening!

---

**From:** Krouse, Michael (USANYS) [<mailto:Michael.Krouse@usdoj.gov>]  
**Sent:** Monday, March 2, 2020 9:25 PM

To: Nevins, Talya <[NevinsT@dany.nyc.gov](mailto:NevinsT@dany.nyc.gov)>; Lynch, Garrett (USANYS) [Contractor] <[Garrett.Lynch@usdoj.gov](mailto:Garrett.Lynch@usdoj.gov)>; Nelson, Matthew <[NelsonM@dany.nyc.gov](mailto:NelsonM@dany.nyc.gov)>  
Cc: Lake, Stephanie (USANYS) <[Stephanie.Lake@usdoj.gov](mailto:Stephanie.Lake@usdoj.gov)>; Kim, Jane (USANYS) 4 <[Jane.Kim@usdoj.gov](mailto:Jane.Kim@usdoj.gov)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>  
Subject: RE: Exhibit for summary chart and existing spreadsheet

Yes, please send. Thanks!

---

From: Nevins, Talya <[NevinsT@dany.nyc.gov](mailto:NevinsT@dany.nyc.gov)>  
Sent: Monday, March 2, 2020 12:22 PM  
To: Krouse, Michael (USANYS) <[MKrouse@usa.doj.gov](mailto:MKrouse@usa.doj.gov)>; Lynch, Garrett (USANYS) [Contractor] <[GLynch@usa.doj.gov](mailto:GLynch@usa.doj.gov)>; Nelson, Matthew <[NelsonM@dany.nyc.gov](mailto:NelsonM@dany.nyc.gov)>  
Cc: Lake, Stephanie (USANYS) <[SLake@usa.doj.gov](mailto:SLake@usa.doj.gov)>; Kim, Jane (USANYS) 4 <[JKim4@usa.doj.gov](mailto:JKim4@usa.doj.gov)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>  
Subject: RE: Exhibit for summary chart and existing spreadsheet

Hi Michael,

The charts are done. Can I email them to you? I have them all in both excel and PDF formats.

I ended up doing two rows labeled 1 and 2 for the five payments that had two beneficiaries, as I thought the extra column made the chart too bulky, but can easily change it back if you prefer.

---

From: Krouse, Michael (USANYS) [<mailto:Michael.Krouse@usdoj.gov>]  
Sent: Friday, February 28, 2020 6:17 PM  
To: Nevins, Talya <[NevinsT@dany.nyc.gov](mailto:NevinsT@dany.nyc.gov)>; Lynch, Garrett (USANYS) [Contractor] <[Garrett.Lynch@usdoj.gov](mailto:Garrett.Lynch@usdoj.gov)>; Nelson, Matthew <[NelsonM@dany.nyc.gov](mailto:NelsonM@dany.nyc.gov)>  
Cc: Lake, Stephanie (USANYS) <[Stephanie.Lake@usdoj.gov](mailto:Stephanie.Lake@usdoj.gov)>; Kim, Jane (USANYS) 4 <[Jane.Kim@usdoj.gov](mailto:Jane.Kim@usdoj.gov)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>  
Subject: RE: Exhibit for summary chart and existing spreadsheet

Thanks, Talya. Yep, add the missing USD payment. Let's do columns for beneficiary 1, beneficiary 2 (which we'll leave blank if there was no second beneficiary). We can see how that looks.

---

From: Nevins, Talya <[NevinsT@dany.nyc.gov](mailto:NevinsT@dany.nyc.gov)>  
Sent: Friday, February 28, 2020 2:28 PM  
To: Lynch, Garrett (USANYS) [Contractor] <[GLynch@usa.doj.gov](mailto:GLynch@usa.doj.gov)>; Krouse, Michael (USANYS) <[MKrouse@usa.doj.gov](mailto:MKrouse@usa.doj.gov)>; Nelson, Matthew <[NelsonM@dany.nyc.gov](mailto:NelsonM@dany.nyc.gov)>  
Cc: Lake, Stephanie (USANYS) <[SLake@usa.doj.gov](mailto:SLake@usa.doj.gov)>; Kim, Jane (USANYS) 4 <[JKim4@usa.doj.gov](mailto:JKim4@usa.doj.gov)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>  
Subject: RE: Exhibit for summary chart and existing spreadsheet

A few more questions about this chart, for whenever someone has a minute.

1. There is one more USD payment that is in the PDF, but not the original chart. The payment is identical in format to other USD payments that were included, and is the last USD payment in the PDF, leading me to believe that it was just left off. I added it to my chart, but if there's some reason it shouldn't be included, please let me know. The payment is found on p. 51 of the PDF.
2. There are 5 payments that list different names as "beneficiario" and "beneficiario final" (most only list "beneficiario"). The original chart only lists the name that is given for "beneficiario," and



leaves off the "beneficiario final." Should I stick with this format? I can be more specific if necessary. Those payments are found on pp. 22, 25, 39, 44, and 51 of the PDF.

Talya

---

**From:** Lynch, Garrett (USANYS) [Contractor] [<mailto:Garrett.Lynch@usdoj.gov>]  
**Sent:** Friday, February 28, 2020 1:35 PM  
**To:** Nevins, Talya <[NevinsT@dany.nyc.gov](mailto:NevinsT@dany.nyc.gov)>; Krouse, Michael (USANYS) <[Michael.Krouse@usdoj.gov](mailto:Michael.Krouse@usdoj.gov)>; Nelson, Matthew <[NelsonM@dany.nyc.gov](mailto:NelsonM@dany.nyc.gov)>  
**Cc:** Lake, Stephanie (USANYS) <[Stephanie.Lake@usdoj.gov](mailto:Stephanie.Lake@usdoj.gov)>; Kim, Jane (USANYS) 4 <[Jane.Kim@usdoj.gov](mailto:Jane.Kim@usdoj.gov)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>  
**Subject:** RE: Exhibit for summary chart and existing spreadsheet

Just the USD payments. Thanks!

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**From:** Nevins, Talya <[NevinsT@dany.nyc.gov](mailto:NevinsT@dany.nyc.gov)>  
**Sent:** Friday, February 28, 2020 1:33 PM  
**To:** Krouse, Michael (USANYS) <[MKrouse@usa.doj.gov](mailto:MKrouse@usa.doj.gov)>; Nelson, Matthew <[NelsonM@dany.nyc.gov](mailto:NelsonM@dany.nyc.gov)>  
**Cc:** Lake, Stephanie (USANYS) <[SLake@usa.doj.gov](mailto:SLake@usa.doj.gov)>; Kim, Jane (USANYS) 4 <[JKim4@usa.doj.gov](mailto:JKim4@usa.doj.gov)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>; Lynch, Garrett (USANYS) [Contractor] <[GLynch@usa.doj.gov](mailto:GLynch@usa.doj.gov)>  
**Subject:** RE: Exhibit for summary chart and existing spreadsheet

Michael,

I am going through the 52-page PDF and verifying the charts you sent over before I make a new one. I noticed that in the 52-page PDF there are records relating to 48 USD payments (Clarity-Stratus-Beneficiary) as well as 1 EUR payment (Stratus-Beneficiary) and 1 CAD payment (Stratus-Beneficiary). Only the 48 USD payments are included in the charts you sent. Do you want me to incorporate the EUR / CAD payments into the chart that I make for trial, or otherwise address them?

Thanks,

Talya

---

**From:** Krouse, Michael (USANYS) [<mailto:Michael.Krouse@usdoj.gov>]  
**Sent:** Thursday, February 27, 2020 7:56 PM  
**To:** Nevins, Talya <[NevinsT@dany.nyc.gov](mailto:NevinsT@dany.nyc.gov)>; Nelson, Matthew <[NelsonM@dany.nyc.gov](mailto:NelsonM@dany.nyc.gov)>  
**Cc:** Lake, Stephanie (USANYS) <[Stephanie.Lake@usdoj.gov](mailto:Stephanie.Lake@usdoj.gov)>; Kim, Jane (USANYS) 4 <[Jane.Kim@usdoj.gov](mailto:Jane.Kim@usdoj.gov)>; Lynch, Garrett <[LynchG@dany.nyc.gov](mailto:LynchG@dany.nyc.gov)>; Lynch, Garrett (USANYS) [Contractor] <[Garrett.Lynch@usdoj.gov](mailto:Garrett.Lynch@usdoj.gov)>  
**Subject:** FW: Exhibit for summary chart and existing spreadsheet



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